

ANNUAL REPORT

2
0
1
7



SANGRAM
(Sangathita Gramunnyan Karmasuchi)

ANNUAL REPORT 2017



SANGRAM
(Sangathita Gramunnyan Karmasuchi)

ANNUAL REPORT 2017

Date of Publication

1st January, 2018

Publisher

Chowdhury Mohammad Masum
Executive Director

Overall Direction

Chowdhury Mohammad Munir
Deputy Executive Director

English Version

Mohammad Yousuf
Director (Program)

Editorial Board

Mohammad Yousuf, Director (Program)
Md. Masud Sikdar, Deputy Director (Training)
Chowdhury Mohammad Moin, Assistant Director

Design and Illustrations

Chowdhury Mohammad Moin, Assistant Director

Collaboration

Ms. Reshmatuzzaman, Deputy Director (Finance)
Md. Humayun Kabir, Deputy Director (Microfinance)
Md. Mizanur Rahman Manik, Assistant Director (Program)

Compose

Ms. Fatema, Office Assistant
Md. Jahangir Alom, Monitoring Officer

Printing

Mohammadpur Printing Press
Mohammadpur, Dhaka



MESSAGE FROM THE DEPUTY COMMISSIONER



I am very much delighted to say that a reputed non-government organization SANGRAM (Sangathita Gramunnyan Karmasuchi) is going to publish its Annual Report-2017. So far as I know this NGO has been working in southern coastal belt for long 34 years in terms of developing socio-economic condition of distressed and vulnerable community of this locality. Bangladesh is located in environmentally most critical zone in the world consideration. Global climate change is the most burning issue at present round the world. Climate has been changing day by day and as a result it induces huge affect on environment. As our country is situated adjacent to the Bay of Bengal hence it becomes the victim of all climate induced natural disasters like cyclones, earthquakes, tornado, river erosions and water surges. Though all area of Bangladesh have the possibility of victimizing of climate changed adverse situation but the vulnerability of southern coastal belt in consideration to disasters like cyclone, river erosion and water surge is several times more than other area of the country.

About 83 NGOs are working in Barguna district along with SANGRAM. This NGO is in steering position in some important area of work in Barguna though it is working another 5 districts of Barisal division and it has able to draw a good attention of civil society in regards to some of its activity like Scholarships to the meritorious students of poor and ultra-poor people, Arrange Eye camps with spot treatment and operation, Health camps at rural people for disadvantaged community. Within a few days of my working period at Barguna as Deputy Commissioner, I am really impressed with its winning Citi Microentrepreneurs Award (CMA) of 9th and 12th in 2013 and 2016.

Two years have passed of our glorious achievements of MDG. We have achieved 6

objectives successfully out of 8 and it was possible for collective efforts of government and non-government organization. Now we are climbing 15 years long stairs of Sustainable Development Goal (SDG) aiming to achieve its 17 objectives. Hope that it will not difficult for us to achieve the objectives of SDG if there is no gaps raised in GO and NGO cooperation. I am pleased to say that NGOs are working in hard to reach area of government organizations. Local Government Institution i.e. Union Parishad is a vital stakeholder for our socio-economic development. I would like to request SANGRAM to work closely with Union Parishad that can be helpful for pragmatic program implementation.

I am happy to say that this organization remains in touch with government departments in order to implement of its different projects. It has implemented some bulk sized project with the assistance of government departments like GoB-Danida WSS Project, Smallholder Livestock Development Project-2, Smallholder Support Project, Hygiene Water Supply and Sanitation in different upazila. I recognize the positive role of Upazila Nirbahi Officers (UNO) and other staff-Officers of government line departments in connection to implement the above projects.

Finally I congratulate the SANGRAM staff-members and the members of Executive Body who has dedicated their tedious effort in terms of preparing the Annual Report-2017.


Md. Moklesur Rahaman
Deputy Commissioner
Barguna.



TALK OF THE BOARD CHAIR



On behalf of the Board of Executives, it gives me great pleasure to present the annual report before you. You are already aware of the wide range of activities on which SANGRAM focuses its attention. These are microfinance, livelihood, non-formal and skilled education, WSSP, DRR, Climate Change and Adaptation and so on.

SANGRAM has 43 permanent branches in different disadvantaged locations of disaster prone area as though it can be responsive to the community during disasters in terms of reaching services to the doors of the poor people. The main vision of SANGRAM is to develop the socio-economic and humanitarian activities for the vulnerable people of this area.

This organization has obtained a rigorous capacity build up in order to substantive implementation of different emergency and multidisciplinary projects especially after super cyclone Sidr-2007 with financial and technical support of some remarkable national and international donors like Palli Karma-Sahayak Foundation (PKSF), World Food Programme, Concern World Wide-Bangladesh, Save the Children, Helen Keller International, Action Contra La Faim (ACF), Center for Disability in Development (CDD) and CBM. My vote of thanks to these donors and international development organizations for their gracious support.

SANGRAM expresses its best gratitude to the PKSF for its assistance with sufficient fund for microcredit with enduring rate of interest and grants for different multidisciplinary projects. I

express my heartiest appreciation to PKSF not only for providing fund but also rescue and protect its partners with proper guidance as well as technical assistance for fund management and enhancing capacity building.

I congratulate the staff of SANGRAM as well as the entire community including Executive Board, partners for their progressive thinking, dedicated work and their endless passion to achieve our vision.

Principal Md. Ziaul Karim
Chairperson



A FEW WORDS FROM EXECUTIVE DIRECTOR



The grass roots level people's organization SANGRAM has finished about 3.5 decades of its operation with different types of multidisciplinary activities in all districts of Barisal division. Initially the organization started its activities in Pathorghata upazila of Barguna district. Gradually it has extended the activities to upwards and covered the districts Barguna, Patuakhali, Bhola, Perojpur, Jhalokathi and Barisal. These wide range of areas with particular focus on microfinance, livelihood, non-formal and skilled education, WSSP, DRR, Climate Change and Adaptation and so on. SANGRAM has been serving with 397660 beneficiaries providing necessary services like microcredit, lives and livelihoods, water supply and sanitation, skilled development training, support for adaptation with climate change etc. The organization has 43 permanent branches in different disadvantaged location of disaster prone area as though it can be responsive to the community during disasters and in terms of reaching services at doors of poor people. The organization has rich training centers at its head office level Barguna and Pathorghata upazila. It is possible to arrange training for multiple numbers of batches at a time.

SANGRAM expresses its best gratitude to the Palli Karma-Sahayak Foundation (PKSF) as 32 number Partner of PKSF for its assistance with sufficient fund for microcredit with enduring rate of interest and grants for different multidisciplinary projects like PRIME, ENRICH, AALO and UPP-Ujjibito. There is a high crisis of NGO funding is passing for last two years. Not only SANGRAM all NGOs has been suffering from fund crisis irrespective of

national and international. The NGOs don't have PKSF fund has already fallen about to demise. PKSF is responsible not only for providing fund but also rescue and protect its partners with proper guidance as well as technical assistance for fund management and enhancing capacity building. Again I express our heartiest appreciation to PKSF for its appropriate and time worthy assistance.

During last year there had been 6 Executive Committee meetings and one General Body meetings. All activities of organization were explored to the members elaborately. The committee has approved the budget of the organization and provide guidance for smooth operational management. My vote of thanks to all members of Executive Committee as well as General Body for their wise decision and active participation.

I sincerely thank all those who had put their hard labor in achieving the component wise target. I also congratulate the staff professionals of the organization who was engaged with the preparation of this document. The readers will find the update of all activities as of December 2017 in this Annual Report and my thanks to all of them for their good patience. I beg apology to all concerns for any unintentional errors in this report. Constructive suggestion from any corner is highly appreciated.

Chowdhury Mohammad Masum
Executive Director

ABBREVIATIONS/ACRONYMS

AALO	Adaptation of Alternative Livelihood Opportunity
ALRD	Association of Land Reform Department.
BARI	Bangladesh Agriculture Research Institute
BBB	Build Back Better
BBS	Bangladesh Bureau of Statistics
BCCRF	Bangladesh Climate Change Resilience Fund
BCCSAP	Bangladesh Climate Change Strategy and Action Plan
BINA	Bangladesh Institute of Nuclear Agriculture
BRRRI	Bangladesh Rice Research Institute
CBA	Community Based Approach
CBO	Community Based Organization
CCCP	Community Climate Change Project
CDD	Center for Disability in Development
CFWC	Cyclone Forecasting and Warning Centre
CHM	Complaint Handling Mechanism
CMDRR	Comprehensive Management of Disaster Risk Reduction
DAE	Department of Agriculture Extension
DDMC	District Disaster Management Committee
DFID	Department for International Development
DiDRR	Disability Inclusive Disaster Risk Reduction
DPHE	Department of Public Health Engineering
DPOs	Disable Peoples Organizations
DRR	Disaster Risk Reduction
EAR	Environmental Assessment Report
ERD	Economic Relations Division
EMF	Environmental Management Framework
EMP	Environmental Management Plan
ENRICH	Enhancement of Resources and Increasing the Capacity of Poor Households towards Elimination of the Poverty
ER	Enhancing Resilience
EU	European Union
FF	Field Facilitator
GoB	Government of Bangladesh
GRM	Grievance Redress Mechanism
HH	Household
IAPP	Integrated Agricultural Productivity Project
ICS	Improved Cooking Stove
IDE	International Development Enterprise
LEB	Local Elected Body

ABBREVIATIONS/ACRONYMS

LED	Light-Emitting Diode
LGED	Local Govt. Engineering Department
LGSP	Local Govt. Sustainable Project
MDG	Millennium Development goals
MOEF	Ministry of Environment and Forest
MoU	Memorandum of Understanding
NGO	Non-government Organization
ODA	Overseas Development Assistance
OM	Operational Manual
PACE	Promoting Agricultural Commercialization and Enterprises
PAD	Project Appraisal Document
PHRPBD	Promotion of Human Rights for the Persons with Disability.
PIO	Project Implementation Officer
PIP	Project Implementing Partner
PKSF	Palli Karma-Sahayak Foundation
PMU	Project Management Unit
PPA	Public Procurement Act
PPR	Public Procurement Rules
PRA	Participatory Rural Appraisal
PRIME	Programmed Initiative of Monga Eradication
RMP	Rural Maintenance Program
SANGRAM	Sangathita Gramunnyan Karmasuchi
SDG	Sustainable Development Goal
SGP	Sub Grant Proposal
SHOUHARDO	Strengthening Household Abilities to Respond to Development Opportunities
SMF	Social Management Framework
TDHF	Terre Des Home Foundation
TER	Test and Emergency Relief
UDMC	Union Disaster Management Committee
UNDP	United Nations Development Program
UP	Union Parishad
USAID	United States Agency for International Development
UZDMC	Upazila Disaster Management Committee
UzP	Upazila Parishad
VGD	Vulnerable Group Development
WB	World Bank
WB	World Bank
WDB	Water Development Board
WFP	World Food Program

CONTENTS

Topic	Page
Chapter 1 : The Organization	11
Introduction	12
Background	12
Registrations	12
SANGRAM: At a Glance	13
Vision and Mission	14
Strategic Objectives , Values, and Thematic area	15
Chapter 2 : Governance	17
Organization and its Structure	18
List of EC member	18
List of General Body member	19
Organogram	20
Crests of honor	21
Membership network	21
Present donors	21
Best Micro Entrepreneurship Award in Agriculture-9th	22
Best Micro Entrepreneurship Award in Agriculture-13th	23
Chapter 3 : Operational	25
Current programs	26
Manpower	26
Beneficiaries	26
Geographical presentation	28
Chapter 4 : PROGRAMS & PROJECTS	29
Program on Developing Lifestyles of Geriatric People	30
Enrich	34
Ultra Poor Program-Ujjibito	42
Promotion of Human Rights for the Persons with Disability in Bangladesh (PHRPBD)	46
Free of Cost Eye Care and Treatment	50

Topic	Page
PACE	52
Scholarships for Beneficiaries Children's Education	58
Housing Activities	60
Solar Home System (SHS)	62
Forestation	64
Sanitation	66
Assistance to Distressed Rohingya People at Ukhya Cox's Bazaar	68
Moments with Distressed Rohingya People	69
Training	70
Achievements of the Programs at a Glance	72
Chapter 5 : Recently Completed Projects	73
Adaptation with Alternative Livelihood Opportunity (AALO)	74
Prime-Songjog	82
Projects Implemented at a Glance	88
Chapter 6 : Microfinance	93
Details of Microfinance	94
Branch Office information	99
Chapter 7 : Others	101
Publications	102
Success Stories	103
Citizen Charter	105
Audit Report	108



Deputy Commissioner Barguna, Md. Moklesur Rahaman is received by Executive Director Sangram, Chowdhury Mohammad Masum

CHAPTER-1

THE ORGANIZATION



- ▶ Introduction
- ▶ Background
- ▶ Year of establishment
- ▶ Founder
- ▶ Registration
- ▶ Vision
- ▶ Mission
- ▶ Strategic Objectives
- ▶ Thematic Area
- ▶ Values

Introduction

SANGRAM is a non-government developmental organization established in 1985. SANGRAM started its activities from Pathoghata Upazilla of Barguna district adjacent to the Bay of Bengal. Day to day SANGRAM has extended its periphery and now all districts of Barisal division has included in its outreach. It has been working for long 34 years and able to make substantive development of 9 lakhs socio-economically back footed people in 18 upazilla of Barguna, Perojpur, Jhalokhathi, Patuakhali, Barisal and Bhola districts. SANGRAM believes that there is a sufficient capacity is in cryptic position within the human being that can be make free vulnerable community from the ironic band of helpless and in humanitarian conditions and for that peoples participation is indispensable in development process. Due to the present socio-economic structure poor people are encompassed by the poverty circle even they become victim of social injustice. Due to the excluding trend of poor people from the main stream of development their spiritual power always remain unrevealed.

Background

Basically SANGRAM works in coastal area. Naturally peoples of this area are the victim of all types of disaster. Due to worse communication, threatened marine livelihoods and continuous disaster prone area the lives of the people of this area is separate than the normal livelihoods of other area. Hence the people of this area are neglected, deprived and poverty sick. There is a great possibility earning sources from the Bay of Bengal, on the other hand incessant disaster in season and out of

season has distressed the livelihoods of the people seriously. Landlessness, social conflict, insufficient economic support, weak law and order situation, marine robbers, lack of work, insufficient sanitary situation make extreme vulnerable the livelihoods of this area. Maximum people of this area depend on marine resources. Fishing in the sea and fish culture is the main profession of the people. Fishermen are being poor for the decrement trend of fishing and fish farming. More salinity has disrupted the normal situation of agriculture. Moreover cyclone, flash flood, irregular and frequent natural disaster seize the lives of the people. Famine breaks out in this area during the month of July-September. SANGRAM has been working for awareness development aiming to promote positive change of target people, assist people for decision making, how to start and continue something for the betterment of their lives. Such changes brings disadvantaged community in the main stream of development and thus they learn to represent community towards the substantive development. SANGRAM hopes economic development of the community emphasizing the importance of empowerment.

Year of establishment: 06 January 1985

Founder: Chowdhury Mohammad Masum



Registrations

Sl. No.	Registration Authority	Registration Number	Date of Registration
1	Department of Social Services	42/89	21/11/1989
2	NGO Affairs Bureau	454	25/03/1991
3	Microcredit Regulatory Authority	03782-00958-00188	25/03/2008



SANGRAM: AT A GLANCE

FAMILY ENROLLED



PARTICIPANTS



ONGOING PROGRAM



ONGOING PROJECTS



IMPLEMENTED PROJECTS



647.97

MILLION BDT
LOAN OUTSTANDING
WITH MEMBERS



MEMBERS



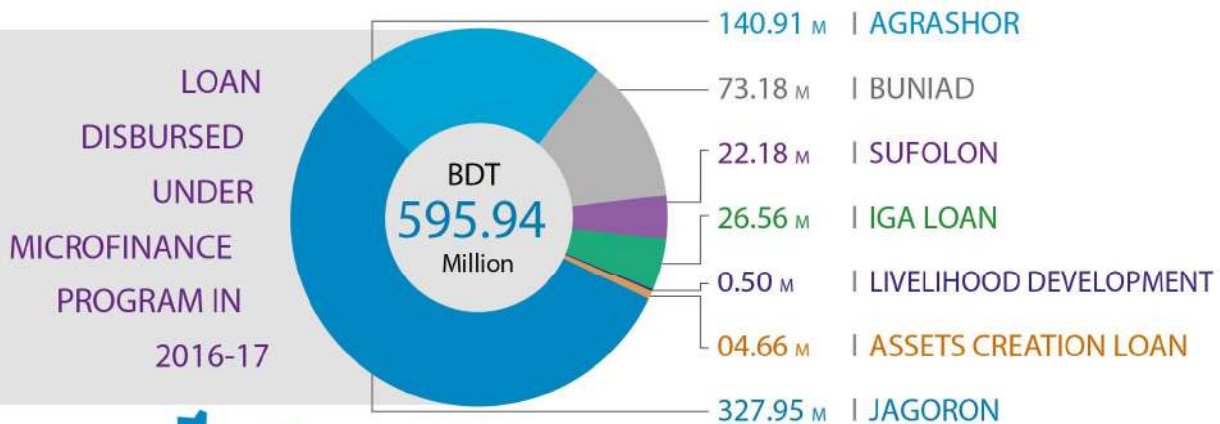
BORROWERS



RATE OF RECOVERY

6077.27

MILLION BDT
LOAN DISBURSED
TO MEMBERS



STAFF



BRANCH





SANGRAM

(Sangathita Gramunnyan Karmasuchi)



VISION

Socio-economic and humanitarian development of disadvantaged vulnerable community of coastal belt.

MISSION

To promote food security, literacy, skill development, health promotion and nutrition, micro finance for income generation that relates poverty alleviation and the life leading towards economic advancement that will diversify rural livelihood for climate change. SANGRAM works as a bridge in terms of establishing effective linkage among the local government, government service providers and disadvantaged community. Thus SANGRAM is contributing towards regional and national development goals.

STRATEGIC OBJECTIVES

- ▶ To adapt vulnerable community in terms of sustainable existence in the diversified environmental situation.
- ▶ To aware community based working groups like UDMC and UZDMC on Disaster Management.
- ▶ To increase situation of Food Security in the vulnerable coastal belt community.
- ▶ To ensure water supply and sanitation in the grass-roots level.
- ▶ To build capacity of local government institutions in order to ensure sanitation and Disaster Risk Reduction.
- ▶ To ensure women participation in decision makes and equal sharing with opposite sex.
- ▶ Build up habit of savings of poor and low income based people.
- ▶ To enhance Income Generating Activities (IGAs) in terms of promoting daily income of grass-roots level people.
- ▶ Divert manpower to human resources providing training of human and skill development.
- ▶ Ensure maximum use of local resources.
- ▶ Provide assistance to the coastal people for the promotion of using safe water, sanitary latrine and habituation with health related activities.
- ▶ Nutrition and health awareness development for disadvantaged community.
- ▶ Promote environmental sustainability through developing social forestry and its conservation.
- ▶ Awareness development through the program implementation of SVAW.
- ▶ Awareness building through the implementation of children rights program.
- ▶ Make positive changes and support sustainable development of the environment regarding proper management of natural resources that will lead to the organization towards millennium development goal.

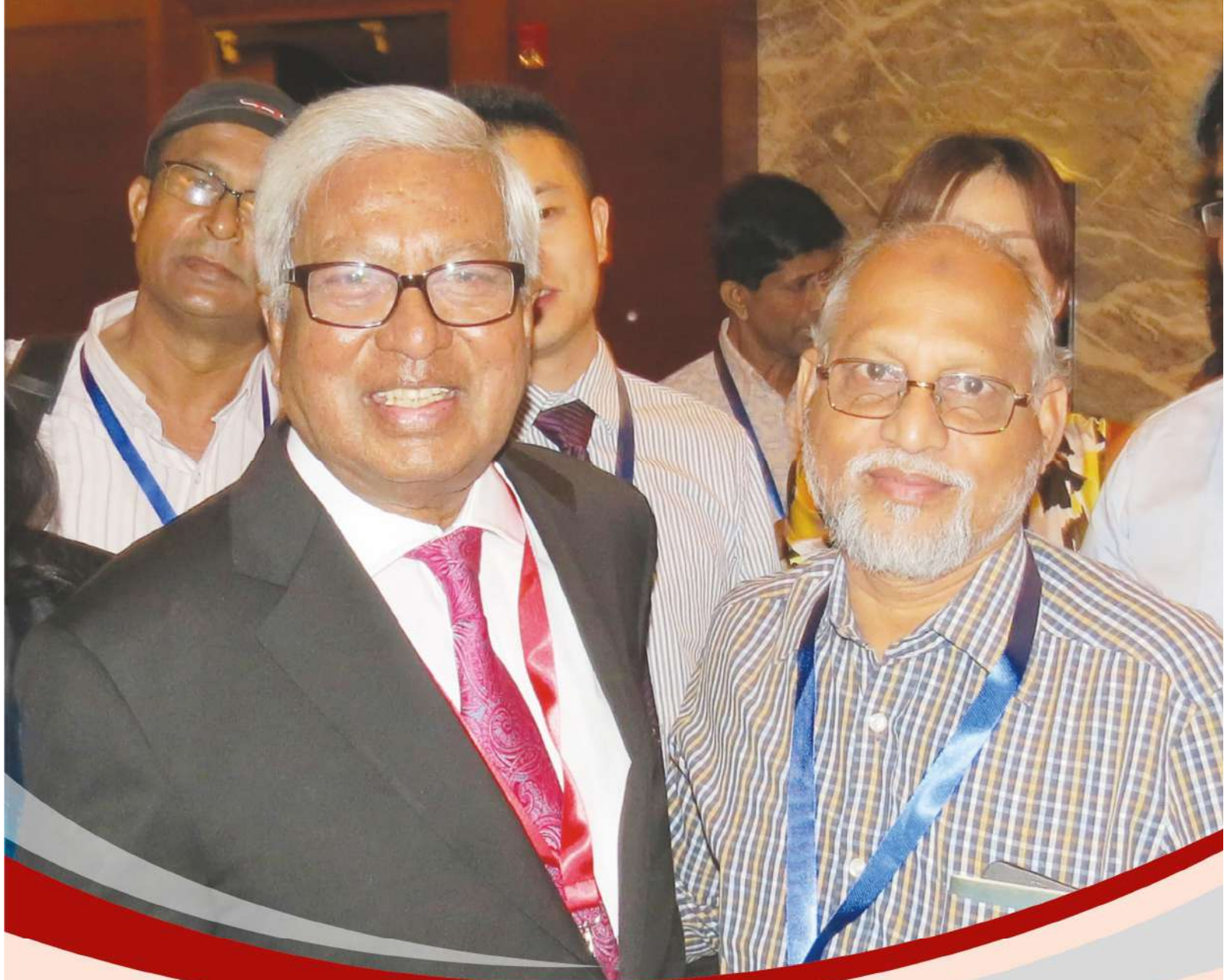


VALUES

Integrity, Inclusiveness, Innovation, Unity, Diversity, Transparency.

THEMATIC AREA

- ▶ Education and Technology.
- ▶ Disaster Risk Reduction.
- ▶ Sustainable Agriculture, Environment and Climate Change.
- ▶ Health, Sanitation and Nutrition.
- ▶ Gender Equity and Empowering Women.
- ▶ Poverty Alleviation and Livelihood.
- ▶ Disability and Inclusive Development.
- ▶ Globalization and Economic Justice.



The Executive Director of SANGRAM with
Sir Fazle Hasan Abed

CHAPTER-2

GOVERNANCE



- Organization and its Structure
- Management Structure of SANGRAM
- List of Executive Committee members
- List of General Body members
- Present Donors
- Membership Network
- Crests of Honor
- Best Micro Entrepreneurship Awards

Organization and its Structure

SANGRAM (Sangathita Gramunnayan Karmosuchi) was established in 1985 as an independent local NGO in Bangladesh. SANGRAM is dedicated to promote, assist and protect the rights and choices of the people, particularly those who are poor, poorest and from marginal community. The organization is also committed to ensure the beneficiaries participation for buildup the capacity of individuals within the working area.

SANGRAM has three types of organizational structure like a General Body; it is the supreme authority of the organization. The group members of the areas select members of the supreme body. Out of it the members of the

General body select a 7 (seven) member's Executive Committee for a term of two years for executing its programs as well as policy making. Director with its modest staffs are responsible for overall administration, management and execution of the project under the guidance of the Executive body.

Management Structure of SANGRAM

SANGRAM is operated as per approved constitutions of the organization. It owns three types of organizational structure like:

- General Body
- Executive Committee
- General Administration.

List of Executive Committee (EC) members: 04/06/2017 to 13/06/2020

President



Md. Ziaul Karim
Principal
Syed Fazlul Haque Degree College

Vice-President



Mst. Kaniz Fatema Bina
Assistant Head Master
Patharghata Girls High School

Treasurer



Md. Ismail Hossain
Social Worker
Barguna District

Member



Md. Khalilur Rahaman
Ex-Principal
Patharghata Degree College

Member



Mowlana Md. Belal Hossain
Social Worker
Barguna District

Member



Mst. Rowshon Jahan Munni
Principal
Barguna TBM College, Barguna

Member-Secretary



Chowdhury Mohammad Masum
Founder of SANGRAM
Chowdhury Masum TBM College
Chowdhury Masum Agricultural Technology Institute



LIST OF GENERAL BODY MEMBERS

Md. Khalilur Rahaman
Ex-Principal
Patharghata Degree College, Patharghata

Md. Sirajul Haque
Ex-Teacher
Hatempur High School, Patharghata

Md. Nurul Amin
Advocate
Judge Court, Barguna

Md. Jahangir Hossen
Vice Principal
Patharghata Degree College, Patharghata

Md. Abdur Razzak
Vice Principal
Patharghata Fazil Madrasha, Patharghata

Md. Abdur Rob
Lecturer
Patharghata Degree College, Patharghata

Chowdhury Mohammad Masum
Social Worker
Patharghata Bander, Patharghata, Barguna

Ms. Lutfunnaheer
Professor
Barguna Govt. Women College, Barguna

Ms. Rowshon Jahan Munni
Principal
Barguna TBM College, Barguna

Md. Faruk Hossain
Principal
Chowdhury Masum TBM College, Patharghata

Md. Ziaul Karim
Principal
Syed Fazlul Haque Degree College

A.K.M Shafiqul Islam
Advocate
Judge Court, Barguna

Golam Mostafa Chowdhury
President
Patharghata Press Club, Patharghata

Md. Belal Hossain
Social Worker
Abdul Quader Sarak, Barguna

Chowdhury Md. Faruk
Social Worker
Patharghata Pouroshova, Patharghata

Md. Ismail Hossain
Social Worker
Nazrul Islam Sarak, Barguna

Ms. Kanij Fatema Bina
Assistant Head Master
Patharghata Girls High School, Patharghata

Ms. Firoza Chowdhury
Ex-Councillor
Patharghata Municipality, Patharghata

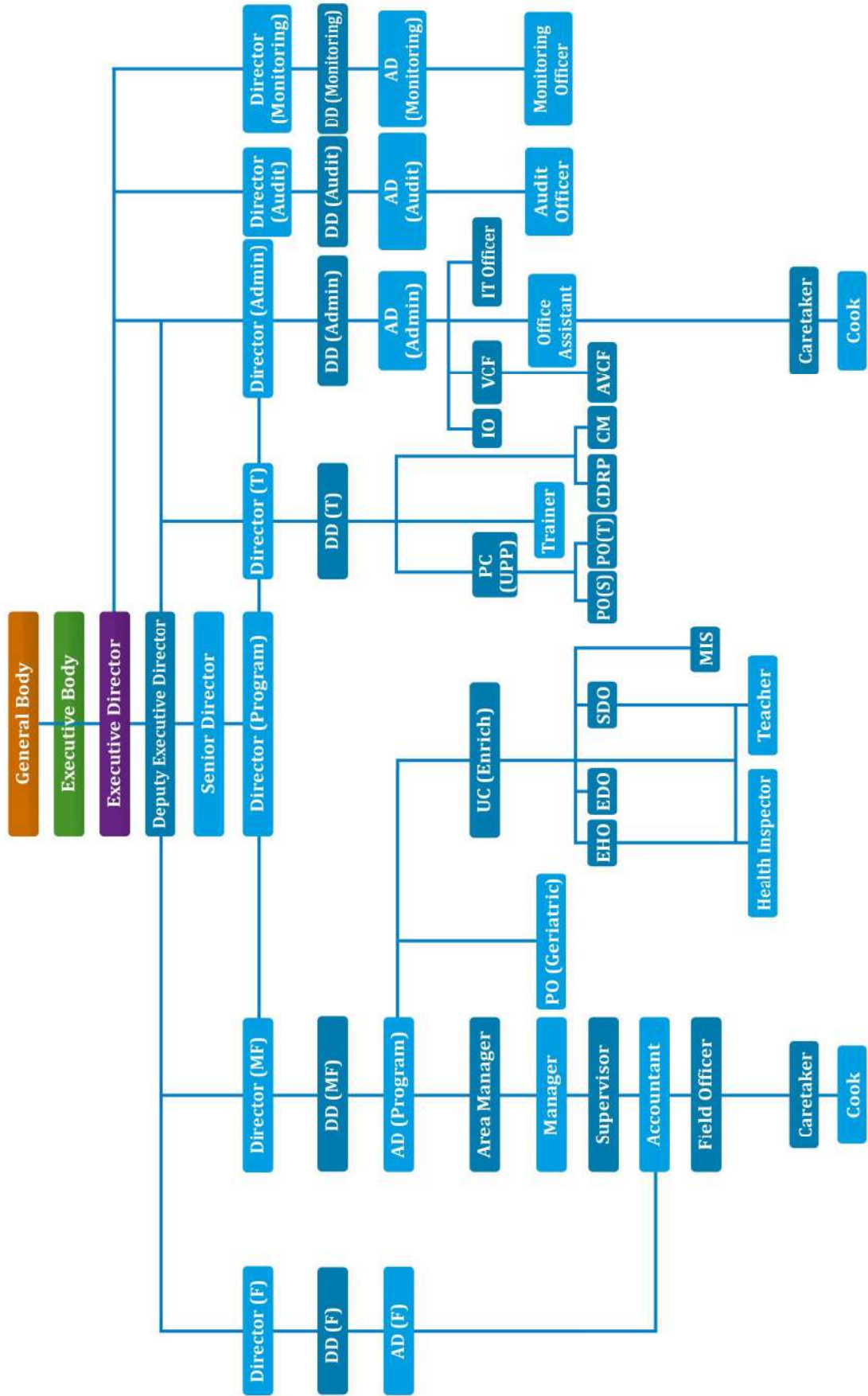
Ms. Chowdhury Moriam
Ex-Vice Chariman
Patharghata Upazila Parishad, Patharghata

Ms. Dilshan Jahan Mitu
Social Worker
Shahid Smriti Sarak, Barguna

Ms. Minara Begum
Housewife
Boro Patharghata, Patharghata, Barguna



ORGANOGRAM

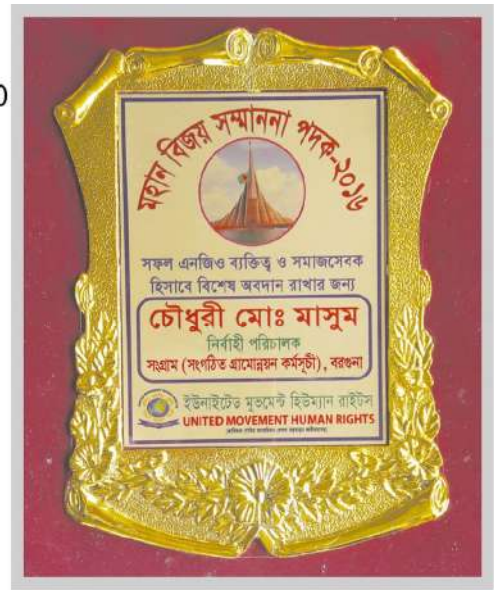


Crests of Honor

1. Great Independence Day Human Rights Golden Award, 2010
2. Shadhin Bangla Shining Personality Award, 2010
3. Anti Drug Honorable Memorandum, 2010
4. Quazi Nazrul Islam Honorable Memorandum , 2010
5. Mother Teresa Shining Personality Award, 2011
6. Great Victory Day Crest of Honor, 2016

Membership Network

- BSAF : Bangladesh Shishu Adhikar Forum
CAMPE : Campaign for Education
ALRD : Association for Land Reform of Development
FNB : Federation of NGOs in Bangladesh
CDF : Credit Development Forum
COFCON : Coastal Fisher Folk Community Network
GDF : Gender Development Forum



Present Donors

- GCF : Green Climate Fund.
BCCRF : Bangladesh Climate Change Resilience Fund.
EU : European Union.
CBM : Christian Blind Mission.
PKSF : Palli Karma-Sahayak Foundation.
DFID : Department for International Development.
BB : Bangladesh Bank.
IFAD : International Fund for Agricultural Development.



Best Micro Entrepreneurship Award in Agriculture-9th



Mr. Somed Fakir selected as the best micro entrepreneur in agriculture in the 9th Micro entrepreneur award which is arranged by the Citi Foundation (a sister concern of Citi Group) and CDF. Somed Fakir is from Amkhola village of Taltoli upozila in Barguna district. He took initiative with only five thousands taka as loan from an NGO Named SANGRAM and at present he is host in himself to lead his life and livelihood and became a glorious example for others as a good entrepreneur.

On 14th June at Sonargaon Hotel in Dhaka Somed Fakir has received a prestigious crest from Honorable State Minister, Planning & Finance Ministry and received a cheque of Tk. 350000 from the Governor of Bangladesh Bank, Dr. Atiur Rahman.

In an immediate repercussion Somed Fakir said that, 'I started my agricultural works with five thousands taka only but at present my agricultural goods are very popular within the community.'

The entrepreneur Somed Fakir is the eldest among the six siblings. His father died while he was the students of class VIII. At that time he left his education and started to buying shrimp lets from the local collectors and used to sell them in Khulna area. With his very small income it was very tough for him to maintain his family. Later he started to rear duck. Next year he excavated a pond and start to fish

farming. He gained a little profit from this and later he hewed 5 decimal lands and start fish farming and duck rearing. He became a member of SANGRAM microfinance program in the year of 2006. First time he received loan of Tk. 5000 and second time he received loan of Tk. 30000. In the year 2007 the devastating cyclone Sidr destroyed his continues success and again SANGRAM has provided 150,000 taka as RESCUE Loan (Loan provided for rehabilitation after Sidr). With a great hope Somed Fakir again started his fish cultivation and cultivating different other vegetables like; Sunflower, Maize etc. In that year he got profit about Tk. 160,000. After this he never needed to look back. Later he gradually increased his amount of loan for hewed pond and implanting 100 coconut trees. This year he has taken Tk. 250,000 as loan. He has cultivated shrimp, carp fish, salmon, silver carp, koi etc. Along with this he has also cultivated different vegetables, paddy, chili, sunflower etc. Presently he is owning the assets of about Tk. 2524000. In this regard the chief of microfinance of SANGRAM has said that, 'Somed Fakir is a creative entrepreneur, along with crop and fish cultivation, cow rearing, fruit production, vermin compost, produce local coconut oil, sunflower oil with effective market linkage. He has deployed 13 workers on different IGAs in his integrated farms.



Best Micro Entrepreneurship Award in Agriculture-13th



Mr. Azizul Haque Sikdr achieved the 3rd position of Best Micro entrepreneurship in agriculture in the 13th Micro entrepreneur award which is arranged by the Citi Foundation (a sister concern of Citi Group) and Sajeda Foundation. He is from Alir Bandar village of Taltali upazila in Barguna district.

Mr. Azizul Haque Sikder is a heroic freedom fighter of Bangladesh. He was directly engaged with liberation war in 1971. Due to some social and family barrier he could not cross education level SSC. He had a special curiosity to fish farming from his boyhood inherited from his father. After sudden demise of his father he steered the activity of fish farming full swing with a vast area of land surrounding his house. He received a considerable number of training from upazila and district fisheries offices as well as Danish International Development Agency (DANIDA). His fish farming was not in good condition during year of 2000 to 2006. Again he started his fish farming in 2007 after super cyclone-2007 taking 100000.00 Tk. loan from SANGRAM Koroibaria Branch. 25 big ponds and 2-3 Kilometers canal were included in his mega farm. One pond is especially particular for brood fishes of all individual species of fish. Requisite technologies and skill manpower are in place for collecting eggs from brood fish and hatching. At first hatchlings are taken in nursery ponds and then transferred to other ponds. After being 6 -7 inches long the fingerlings are

transferred to another large ponds and canals. He produces fingerlings of different types of endangered fresh water species like local Cat fish, Vetki, Boal, Aeyr, Chital, Salmon, Katla etc and sell to his neighboring peoples. He also produces Pangash fish in his ponds and sells in local growth centers.

12 peoples are working in his farm. 30-40 laborers are required during ponds preparation. Many of his neighbors started fish farming following Azizul Haque Sikdar. They buy fish fry from him and cultivate in their own canals and ponds. Different organizations use his farm as a training institution. Mr. Aziz has mini fish-feed producing mills. He collects dry fish during winter season and prepares fish-feeds in his own mills. His farm is more profitable than others due to the feed preparation in his own arrangement. Demand of fishes of Sikders farm is too high. Peoples buy huge amount of fish during different ceremony and parties from his farm. Deputy Commissioners of Barguna and the officials of other offices visited his farms several times and prized him as recognition of his work. Considering the security of his wealth and life former Deputy Commissioner gave him a gun. Every year he profits 20-30 Lakhs money from his farm. He profits more money from the land surrounding his farms through vegetable and fruit gardening especially coconut. His yearly profit is 25%-30% of his total investment.

Presently his current loan is 400000/- Tk. from Sangram NGO and he does not have any loan from other organization besides this. Day by day he is promoting his investment in his farms and adds updated technologies on fish farming in his farm. There is a great possibility of earning crores of money from this farm carrying creating employment of 50-60 peoples. All types of species of fish in one farm is a rare incident and Mr. Azizul Haque Sikdar has able to draw the attention of all level people





Mother Teresa Shining Personality Award 2011
is received by Executive Director SANGRAM from Meher Afroz Chumki
honorable State Minister for Women and Children Affairs

CHAPTER-3

OPERATIONAL



- Current Programs
- Manpower
- Beneficiaries
- Working area and number of Members
- Project wise number of Members
- Geographical presentation of working area

Current Programs

S.N.	Programs/Projects	Donor/Partner	Working Area
1	Program on Developing Lifestyles of Geriatric People	PKSF and SANGRAM	Pathorghata sadar union, Pathorghata, Barguna.
2	ENRICH(Enhancement of Resources and Increasing the Capacity of Poor Households towards Elimination of the Poverty)	PKSF and SANGRAM	Pathorghata and Dowatola union of Pathorghata and Bamna upazila of Barguna district
3	UPP-Ujjibito	EU-PKSF	Barguna district, Kanthalia upazila of Jhalokathi and Kalapara upazila of Patuakhali district
4	Promoting Agricultural Commercialization Enterprises(PACE)	IFAD-PKSF	5 upazila of Barguna district
5	Housing	Bangladesh Bank	Sangram working area
6	Scholarships for education	PKSF	Do
7	Forestation	WFP, ADB, DoF	Pathorghata, Mothbaria, Bamna, Barguna sadar upazila
8	Eye Camp	SANGRAM	Sangram working area
9	Sanitation	NGO Forum	Barguna sadar and Pathorghata upazila
10	Training	SANGRAM	Sangram working area
11	Microfinance	PKSF	6 districts of Barisal division

Manpower

Program	Policy level	Project Mgt	Mgt level	Supervisor	Accountant	Field	CT	Others	Total
Program on Geriatric People	-	1	-	1	-	-	-	-	2
ENRICH	-	2	-	14	-	-	-	131	147
PHRPBD	-	-	-	2	-	-	-	-	2
UPP-Ujjibito	-	-	-	-	-	13	-	-	13
PACE	-	1	1	-	1	8	-	-	11
DiDRR	-	-	-	1	-	-	-	-	1
Training	-	1	-	-	-	-	2	-	3
Microfinance	-	0	43	-	38	152	19	-	252
Head Office	10	1	-	1	-	-	4	-	16
Total	10	6	44	19	36	173	25	131	447

N.B: To avoid double counting credit staffs are not counted in project.

Beneficiaries

Poor community of the coastal area of Barisal division who are socioeconomically disadvantaged and seriously disaster affected vulnerable people of the area those who have lost their only earning member of the family, shelter for living, damaged IGAs, lost domestic animals and no means of way for living. The families are headed by destitute women are also emphasized for beneficiaries selection.



Working area and number of Members (up to 31st Dec, 2017)

District	No. of Upazila	No. of Union	No. of Village	Family enrolled	Beneficiaries
Barguna	6	45	526	31322	147793
Patuakhali	6	51	511	27120	134007
Pirojpur	3	15	122	5287	27305
Jhalokathi	2	11	112	5270	32541
Barisal	2	7	52	2829	16691
Bhola	3	27	123	6365	39323
Total	22	156	1446	78193	397660

Project wise number of Members (up to 31st Dec, 2017)

Project	Number of Members				Beneficiaries
	Female	Male	Children	Total	
Program on Geriatric people	903	1038	0	1941	9705
ENRICH	6144	4029	2995	13168	68472
PHRPBD	47	56	0	103	536
UPP-Ujjibito	9726	0	568	10294	53529
PACE	2430	2370	0	4800	24960
DiDRR	53	58	9	120	624
Microfinance	38676	9091	0	47767	239834
Total	57979	16642	3572	78193	397660



Geographical presentation of working area



CHAPTER-4

PROGRAMS & PROJECTS



- ▶ Program on Geriatric People.
- ▶ ENRICH.
- ▶ UPP-Ujjibito.
- ▶ PHRPBD
- ▶ Eye Care
- ▶ PACE
- ▶ Scholarships
- ▶ Housing
- ▶ SHS
- ▶ Forestation
- ▶ Sanitation
- ▶ Aid to Rohingya People
- ▶ Training
- ▶ Different Achievements

Program on Developing Lifestyles of Geriatric People



Palli Karma-Sahayak Foundation (PKSF) was formed by the government of Bangladesh in 1990 aiming to promote socioeconomic status of rural livelihood providing financial and technical assistance through its partner NGOs round the country. PKSF has been applying bulk amount of activities in order to build capacity of its partners in connection to pragmatic implementation of different multidisciplinary project for the sake of developing grass-roots level socioeconomic condition. From the nascent stage of this government organization it has implemented huge number of project by its capacitated partner NGOs. PKSF has started a new project titled "Program on Developing Lifestyles of Geriatric People in Society". SANGRAM is one of the veteran partners of PKSF. This non-government organization SANGRAM has selected to implement the aforementioned project in Pathorghata upazila of Barguna district.



Allowance to
Geriatric People



Minimum
Age



Geriatric
Allowance

Name of the Project: Program on Developing Lifestyles of Geriatric People

Duration: July 2017 to ongoing

Number of staff: 02

Program Area

The area of program was selected in a workshop held in 2 June 2016 at PKSF Bhaban. Guidelines have been introduced in this workshop making similarity with "National Geriatric People's Policy 2013". The activities under the principles are:

1. Establish a club for geriatric peoples.
2. Introduce old aged allowance, special savings and pension scheme for geriatric people.
3. Introduce Honor's for both geriatric people and their ideal children.
4. Introduce special credit and training for ultra-poor geriatric people.
5. Introduce geriatric care and making physiotherapist.
6. Special assistance for geriatric people.
7. Establish effective coordination between partner NGO and relevant government department.

The above 7 activities are segregated in to 26 specific activities and a time bound action plan was introduced for substantive program implementation.



Program Expenditure

This program is going to implement by the joint venture initiative of PKSF and SANGRAM and the total expenditure will be borne by both. Construction of geriatric club is a vital point among the all activities. The total expenditure of the program will be borne by both PKSF and SANGRAM equally.



Manpower

One senior official of SANGRAM is acting as a Focal Person who is responsible for supervising all activities of this program on behalf of the organization. A Program Organizer has been appointed as a full time staff for field level activity implementation and he is accountable to the Focal Person for his responsibility.



Working Area

Pathorghata Sadar union of Pathorghata Sadar upazila under Barguna district.



Geriatric Club

3 decimal lands have been donated by Mr. Chowdhury Mohammad Masum, Executive Director of this organization adjacent to the Chowdhury Masum Agriculture Institute at Hatimpur village of Pathorghata sadar union for geriatric club. The building for geriatric club has already been constructed and it is waiting for ceremonial opening.



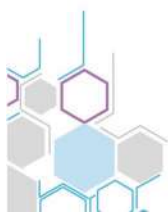
Baseline Survey

A baseline survey has already been completed to identify the geriatric people of Pathorghata sadar union. 1946 old people find out of which all of them are more than 60 years of age.



Committee Formation

For the sake of operating the activities some committees has been formed in village, ward and union level. 12 village committees formed in one union. 9 ward committees formed from the members of village committees and each ward committee consists of 9 members. 1 union committee formed from the members of 9 ward committees and it comprised of 11 members.



Training for the Committees

Two days training provided to the members of ward committees and 81 members were trained in 3 batches.

Frequency of Meeting

One meeting held in each ward committee once in a month.

Service Provided through ward Committees

600.00 Tk. geriatric allowances were provided per person from September 2017. 24000.00 Tk. was provided to 12 departed persons for their

funereal purpose of which 2000.00 Tk. for each. 50 blankets, 50 shawls, 50 chair commodes, 20 umbrellas, 2 wheel chairs and 20 hand sticks were provided considering the degrees of vulnerability of the members. The members of geriatric club who does not have any children to look after, they will be provided 4000.00 Tk. per person. 2 persons will be given per month determining their degrees of vulnerability and it will be commenced from January 2018.



ENRICH

Enhancement of Resources and Increasing the Capacities of Poor Households towards Elimination of the Poverty

There is no controversy on the issue that the village development is an indispensable one for the development of country and the happiness of people. We are living for the sake of tedious labor of the village people. Not only for the natural and gloriousness but also for the socio-economic development and food security the role of village people in knew know bounds. The people of this country are innovative and laborious. They are extraordinarily innovative. If the people have proper patronization and direction they can make revolution in the field of microenterprise and small industries. Village people can change the feature of the country if they are owned accurately. If the people are assisted with technology, planning , monitoring and different kinds of production minimum one small industry can be formed in each village. If so, 90000 small industries can form in 90000 villages. 20 people can be employed in one small industry, as such 1 crore 80 lakhs people can be employed in above villages. As a result migration to the urban area will be decreased.



Enrich Homes



Patients Treated



Educational Centres



PKSF has started ENRICH project patronizing different livelihood related activities like education, health and nutrition, human resources development with economic support in large sense of poverty alleviation. Members of this project learn how to make best uses of local resources and their capacity. SANGRAM has been implementing this program in Pathorghata sadar union of Pathorghata upazila and Dowatola union of Bamna upazila.

Name of Project: Enhancement of Resources and Increasing the Capacities of Poor Households towards Elimination of the Poverty (ENRICH).

Duration of the Project: 1 July 2010 to on going

Partner: Palli Karma-Sahayak Foundation (PKSF).

Working Area

District	Upazila	Union	Village	Households
Barguna	Pathorghata and Bamna	Pathorghata and Dowatola	Pathorghata-12 Dowatola- 10	Pathorghata- 7723 Dowatola-5445

Manpower

Permanent										Per Time		Total
PC	UC	EHO	EDO	SDO	MIS Assistant	Manager	Acctt	FO(Cr.)	Others	HW	Teacher	
01	01	05	04	05	04	(Cr.)	03	21	06	27	100	182

Working Techniques

A baseline survey was conducted in Pathorghata and union of Pathorghata upazila and Dowatola union of Bamna upazila. 34 staffs completed this survey for 60 days and every family of these two unions was included. A data base was completed that contains all relevant information of each family. Activities on health, education, agriculture, employment creation and infrastructure development started in the families prioritizing their poverty risks. More activities will be included on need based or as per desire of the included families.

Current Activities

Health service; Education for drop out children and adults; Agriculture; Solar lighting; ICS(Improve Cooking Stoves); Sanitary latrine set up/repair; Culvert/Structure of bridge; Bashok plantation; Employment creation; Low interest bearing credit; Special savings accumulation; Beggars rehabilitation; Youth development training.

1. Health Services

5 Health Assistants and 27 Health Workers are working in this activity. HAs are operating satellite clinics. Every HW visits 20 HH per day and provides necessary counseling and support. The problems beyond their capacity are referred to the satellite clinics. MBBS doctors serves two times per month in each satellite clinic, especially they served with referred patients. In addition to this service specialists doctors from Dhaka or other famous places comes these clinics to serve freely for the community. This activity is performed simultaneously.



Health service at a glance: January-December 2017

Static clinics arrangement	Service received for STC	Satellite Clinics arrangement	Service received for SC	Higher level treatment		Lachrymal duct operation	Cataract operation	Free spectacles distribution
				MBBS	Specialists			
1169	22211	240	6480	5467	1590	16	372	450

2. Education

Pathorghata sadar union is surrounded by rivers and sea. Due to those children of fishermen families are spending their substantial time for fishing with their parents. Drop out children of fishermen community between the ages of 7-8 are accumulated for providing pre-school education to make them schoolable. There are 60 education centers for 7723 families in Pathorghata sadar union and 20 education centers for 5445 families in Dowatola union. Number of total students are 2215 of which male 1120 and female 1095.



Education at a glance

No. of Education center	No. of Teachers	Date of commencement	Total students			Attendance rate
			Girls	Boys	Total	
100	100	2011	1095	1120	2215	96%

3. Agriculture

Salinity is saturated in all cultivable land of Pathorghata sadar union. Due to that farmers cultivate only local variety Amon. Without this no other crops are produced here. Some people cultivate Rabi crop only in homestead. People do not cultivate winter cereal crops. In winter season salinity comes upper stage of soil.

During the last several years salinity raised tremendously in this area. Intensity of salinity has been raising year after year. Farmers do not know how to use the technology of producing saline tolerant variety.

Three diploma agriculturists working under this project and train farmers on updated technology of agriculture. They are providing training to the farmers for HYV of rice as well as winter and summer crops in homestead area. Necessary steps were taken by Sangram in order to enriching ultra-poor families enrolled in this project. Agriculturists assist farmers how to select improved variety of different RABI and KHARIP crops in advance planning of their cultivation. In such way farmers are able to introduce crop calendar for all season.



Farmers are encouraged to cultivate more than one crops in year instead of only one. Trainings are provided about pest control, vegetable gardening in bed system round the

year, medicinal plant cultivation and adopt this as an IGA, producing GUTI urea in farmer's level, using porous pipe on paddy cultivation.

Agriculture activities at a glance

Targeted farmers families	Farmers with vermin compost	Agriculture tools distribution			Vegetable seed distribution
		GUTI Urea machine	Porous Pipe	Number of families	
7723	125	25	25	1500	300000 Tk.



4. SHS (Solar Home System)

Sunlight is in house now. At present it is round the country. Electricity and fuel problem is a burning issue now. As because solar power is an alternative of electric power. Now it is easy to get this technology. As Pathorghata upazila is surrounded by the river, so substantial part of family heads busy with fishing. Solar lighting system is useful for knitting at night. Many nets can knit in a body by one solar light. Considering the demand of solar lighting many solar lantern were distributed in Pathorghata upazila. Not only solar lantern but also we have sold solar panel for solar home system.

Solar system in Pathorghata sadar uion

Name of Branch	Agriculture tools distribution						Coverage	
	Solar Lantern		Solar Panel		Total		Family	Village
	Number	Taka	Number	Taka	Number	Taka		
Pathorghata	404	7,34,200	30	6,78,000	434	7,34,200	434	12

5. Bandhu Chula

Wood is the only one source of fuel for cooking in Pathorghata upazila. These fire wood are collected from neighboring Horinghata woods. Women are affected by different diseases due to using fire wood. Average uses of fire wood is 3000 mon per day in Pathorghata sadar union by 7723

families. The yearly amount of fire wood is 43000 MT. These huge amount of fire wood will save if the people are habituated to use environment friendly Bandhu Chula. Considering health and economic issues ENRICH project has taken an initiative to distribute Bandhu Chula among all households in Pathorghata sadar union.

Bandhu Chula at a glance

Name of Branch	Total sell		Subsidy from ENRICH	Coverage		Member
	Number	Taka		Family	Village	
Pathorghata	127	94,700	00	127	12	635



6. Sanitary latrine set up/repairing

Personal health and hygienic conditions of Pathorghata sadar union are most vulnerable due to frequent cyclone hit flash flood. Water are seriously polluted by open latrines, drinking water points are also badly affected. Hence, total water supply system are broken down. Besides this community level sanitary system is also in worse condition and there is no way of defecating in community level.



7. Water points set up/repairing

Due to hard rock in Pathorghata sadar union no DHTW is possible to install. High intensity of salinity in shallow tube well water is also a main hindrance for getting pure drinking water. Ponds are the only source of drinking and households use water for the people of Pathorghata sadar union. These ponds are treated as reserve ponds. Through the ENRICH Project 8 PSF (Pond Sand Filter) were set up in the bank of these ponds. Besides this 3 shallow tube wells were installed in special system to make the availability of drinking water.

Water points at a glance in working area

Name of water points	WP Installation			
	No	Currently usable	HHs enrolled	Beneficiaries
Shallow Tube Well	69	53	350	3550
PSF	8	8	800	4000

8. Culvert and Bridge structure

Communication is the first and foremost condition of development. If communication is developed, all products under ENRICH project will be merchandised easily. Three sides of Pathorghata upazila is surrounded by the rivers as because many big and small canals are passing through the main land. Communication is hindered due to these canals. For the sake of developing communication ENRICH project has established 78 culverts and 3 big bridge structure in its catchments area.



9. Bashok Leaf Plantation

Bashok(Adhatoda vasica) is an important medicinal plant growing in Bangladesh. The soil of coastal belt is conducive for Bashok plantation. This plant is easily cultivated surrounding the houses and it does not need to tiller nor use any fertilizer or insecticide. The people of Medicine Company buy Bashok leaf 35 Tk per Kg. We encouraged the beneficiaries to produce the Bashok plant in their homestead and unused land surrounding the houses.



Bashok leaf cultivation at a glance

No of cuttings	No of alive seedlings	No of seedlings are sold			
		Entrepreneurs within Project	Entrepreneurs out of Project	Entrepreneurs themselves	Total
85,900	16,848	85,900	-	17,575	1,03,474



10. Employment Creation (G4S)

ENRICH Project has completed an MOU with G4S in order to provide jobs for the young but poor people. G4S Company provides guards in big cities like Dhaka, Chittagong etc. Till now we have provided job to the 34 young people.

Jobs at a glance

Information of appointment			Coverage		Beneficiaries
Interviewed	Appointed	Now in service	HHS	Village	
110	34	34	34	12	170

11. Special Savings Activities

Special savings is an important component of ENRICH Project. Members will save for a certain period. After the end of the period they will get two time of their saved money. This program is run through savings and credit management.



Special savings at a glance

Members of Special savings	Amount of Special savings	Members crossed the duration	Money paid to the members
46	7,60,733	46	7,60,733

12. Beggar's rehabilitation activities

74 beggars are available in Project catchments area as per our baseline survey. There is a strategic plan to make well to do each family of the Pathorghata sadar union. These beggars are prioritized for this issue. The beggars are assisted providing kinds not cash as per their wish list. As of December 2017, 16 beggars were assisted through the assets of 100000.00 Tk. each. The assets were bought like Cow, Goat, Poultry and Auto Rickshaw.



13. Credit Activities

Credit has provided to the ENRICH beneficiaries for IGA, Assets build up and Livelihood development.

Credit activities at a glance

Name of Branch	Sectors	Member	Loanee	Credit Activities			
				Total disbursement Person	Taka	Total outstanding	Recovery rate
Pathorghata	IGA	754	289	289	23632000	5164241	99%
	Asset creation	46	46	46	1158600	313279	100%
	Livelihood	19	19	19	155000	2462	100%
Total		819	339	339	24945600	5479982	

14. Ward Center

18 ward centers were established of which 9 in Pathorghata sadar union of Pathorghata upazila and 9 in Dowatala union of Bamna upazila. The ward centers were formed for the sake of continuing arbitrating activities of UP members. 30 chairs and 2 tables were provided in each ward center. 1 tube well installed and 1 sanitary latrine also set up in each ward center.





Executive Director SANGRAM with
Nobel Laureate Dr. Muhammad Yunus in
International Microfinance Conference, Kenya

UPP-Ujjibito

Ultra Poor Program

Food is the fundamental rights of human being. The integrated form of food availability, accessibility and affordability is termed as food security. The prerequisite of food security are increase food production, employment creation and enhance income generation. Hunger is the full time companion of ultra-poor. Hunger degenerate the spiritual power of human being especially poor and ultra-poor.

Food security 2012 Bangladesh (Ujjibito) has started from 2013. An MOU was signed between government of Bangladesh and European Union on 28/5/2013. This project has been jointly executing by PKSf(Palli Karma Sahayak Foundation) and LGED(Local Government and Engineering Department). This project contains two main components and these are 1. Cash for Work(CFW) and 2. Skill, Capacity and Awareness raising activities. Here LGED for CFW and PKSf for skill, capacity and awareness raising activities. PKSf has selected 40 partners in order to implement second component. SANGARAM as the partner of PKSf has got selection for Barguna district, Kanthalia upazila of Jhalokathi and Kalapara upazila of Patuakhali district.



56

Union

9273

Ultra Poor
Members

21

Adolescent
Girls Club

Name of Project : Ultra-poor Program (UPP)-Ujjibito.

Duration : November 2013-April 2019.

Partner organization : PKSF (Palli Karma-Sahayak Foundation)

Implementing organization : SANGRAM (Sangathita Gramunnyan Karmasuchi)

Objectives

1. To enhance socio-economic conditions of destitute women headed families that help them to come out from ironic band of poverty towards sustainable development.
2. To increase the capacity of buying food, wealth creation and social dignity.



Target People

Infants of 0-6 months; Infants of 7 months- 5 years; Adolescents girls of 12- 18 years; Women of 18-49 years; Drop out girls and boys from primary education; Persons With Disability(PWD).

Working Area

Barguna district- Barguna sadar, Amtali, Pathorghata, Bamna, Betagi and Taltoli upazila.

Jhalokathi district- Kanthalia upazila.

Patuakhali district- Kalapara upazila.

No. of total union: 56

Member : Ujjibito: 8925(Under Sangram)

RERMP: 560(Undr LGED)

Total : 9485

Manpower

Project Coordinator	: 1
Program Officer (Social)	: 1
Program Officer (Technical)	: 1
Branch Manager	: 20
Accountant	: 20
Field staff	: 80



Working Methods

Ultra-poor household's selection under 21 branches of the organization funded by PKSF within SANGRAM catchments area as per UPP-Ujjibito project manual. Besides this other vulnerable members of existing microfinance program was also profiled under this program as per permission of foundation and provide credit for their income generating activities as there are some limitations to have the credit from normal microcredit. In addition to the above work, FGDs were conducted for new member's enrollment. 560 RERMP-2 members under LGED were included and afterwards they were also provided UPP-Ujjibito facilities.



Activities under this program

- Organize UPP-Ujjibito members.
- Training.
- Free of cost vegetable seed distribution.
- Promote IGA in vulnerable group members.
- Free of cost vaccination and deworming tablets for livestock.
- Savings accumulations and provide credit.
- Arrange community events.
- Counseling.



Activity wise achievement

Sl. No	Description	2016	Cumulative
1	Number of Groups	0	490
2	Number of ultra-poor member	0	9273
3	Number of Buniad credit member	0	4134
4	Buniad loan disbursed (In lakh)	936.00	1661.18
5	Buniad loan outstanding (In lakh)	0	35609965
6	Savings accumulations	0	12717649
7	Support from risk fund (Person)	0	15
8	Support for death from risk fund (Tk)	0	75000
9	Skill development training	125	3100
10	Sewing machine distribution	0	225
11	Group discussion session on technical support	2388	4818
12	Number of participants in group discussion sessions	37200	55870
13	Door to door visit (Person)	12120	19760
14	Establish model farms through grants		
	No. slatted houses for goat rearing	3	51
	Number of vermicomposts	0	250
	Number of nursery	0	2
	Number of model ujjibito houses	0	3
	Number of vegetable gardening	0	2
	Number of small business	0	3
15	Establish model farms through microfinance	240	245
16	Number of vaccinated animals	3000	18600
17	Number of deworming animals	1000	8560
18	Vegetable seed distribution(Person)	6090	21874
19	Half-Commercial vegetable farming	210	1050
20	Number of group discussion on food and nutrition	3156	8359
21	Participants in group discussion on food and nutrition	47340	111406
22	No. of Adolescents club	10	21



Sl. No	Description	2016	Cumulative
23	No. of sessions on nutrition and reproductive health of adolescents	168	357
24	No. of secondary schools for school forum	28	10
25	No. of sessions on nutrition and reproductive health in school forum	168	226
26	No. of pregnant mothers	23	646
27	No. of mothers are suffering from malnutrition	2	18
28	Number of lactating mothers	336	1175
29	No. of enlisted children	421	944
30	No. of children with malnutrition	6	30
31	No. of maternal death	0	8
32	No. of children death under 5	0	15
33	No. of selected primary schools for nutrition activities	15	28
34	No. of sessions on nutrition at schools	168	262
35	No. of drop out children	0	5
36	No. of re-school students	0	2
37	No. of community events	4	16



PHRPBD

Promotion of Human Rights for the Persons with Disability in Bangladesh

A statistics of global consideration says that 10% of the total population is disabled and the figure is approximately 650 million of which 200 millions are children. These peoples are addressed as PWD(Persons With Disability). 80% of the members of PWDs are in developing countries who are not considered with significantly for their disability. For this reason UN convention reserves the rights of PWDs and asked the developing countries to take the issue in the streamline of nationwide consideration. The disability is the grouped as deaf, dump and lame. These are termed as physically challenged. The government of Bangladesh has taken a goo initiative in every stage of development activities either in government and non-government sectors.

Favorable environment is essential for inclusive of PWDs in the streamline of development. Through this project we are trying to build awareness among the members of PWDs as they can realize their rights as a social being and raise themselves in different forums. Besides this we are providing treatment, exercise and different therapy to the physically challenged peoples. We are providing support to the PWDs forming SHG (Self Help Group).



Coverage



Members



Assistive Device
Provided

Goal: Social and economic development of disable peoples especially disable women and children.

Objective: To form a disable friendly society in Kalapara upazila of Patuakhali district with effective participation of government, non-government organization and civil society.

Name of Project: Promotion of Human Rights for the Persons With Disability in Bangladesh (PHRPBD).



Implementing Agency: SANGRAM.

Donor Agency: CBM.

Partner Organization: CDD (Center for Disability in Development).

Project Duration: March 2010 to December 2014.

Target People: All members of PWDs in Project catchment area.

Working Area

District	Upazila	Union	No. of Village	SHG	Member of PWD
Patuakhali	Kalapara	Nilgonj, Baliatoli, Mithagonj	24	09	119

Manpower

Focal Person	Accountant	CDRP	Community Mobilier	Total
01	01	01	01	04

SHG based members at a glance

Sl. No	Name of SHG	Female	Male	Total	Remarks
1	GOLAP Nari Protibondhi	12	-	12	Physically challenged-63
2	ASHAR ALO Protibondhi	05	09	14	Speak and Hearing impaired-13
3	SHPLA Protibondhi	06	07	13	Sight impaired- 23
4	BONOFUL Protibondhi	06	09	15	Immature brain- 04
5	BORO BALIATOLI Protibondhi	07	07	14	Multiple impaired- 03
6	TULATOLI Protibondhi	06	05	11	Mental Illness- 13
7	MITHAGONJ Protibondhi	05	10	15	Total- 119
8	EKOTA Protibondhi	05	08	13	
9	SURZOMUKHI Protibondhi	07	05	12	
	Total	59	60	119	



Activities were undertaken in PHRPBD Project

1. Regular meetings of SHGs.
2. Regular meetings of Apex Body.
3. Plan of activities as per desire of Apex Body.
4. Inclusion of PWD members in 13 standing committees of union parishad.
5. Inclusion of PWD members in LGSP-2 Project.
6. Participation of PWD members in open budget declaration.
7. Courtyard meetings with the community people.



8. Courtyard meetings with guardians of PWD children.
9. Meetings for awareness development with the guardians of children.
10. Meetings with teachers.
11. Tea stalls meetings at hat/bazars.
12. Meetings with elites persons and mentally disappointed persons.
13. Inclusion of PWDs with IGAs.
14. Inclusion of PWDs in education.
15. Observation of international DRR day .

Achievements in January to December 2017

- 9 Self-Help Organizations were formed in 3 unions.
- 1 apex body was formed.
- Orientation sessions were held on the existing government rules and steps are taken.
- Counseling held with the PWD members.
- 16 PWD members received 28 days training. 12 members completed refreshers and subsequently it is going on.
- Regular PRT (Treatment) is providing to 16 PWD members.
- 7 severely ill members were referred to disability foundation at Patuakhali.

- 20 disable children admitted in to school.
- Assistive devices provided to 72 PWD members of which Wheel chair- 11, Tricycle-1, AFO-4, Standing table-1, Special chair-1, Crutch- 2 pars, Hearing aid-3, White stick-10, Spectacles- 39 pairs.
- 5 members employed.
- 30 PWD members enrolled in disability allowance.
- 10 PWD members enrolled in VGD Card.
- 75 PWD members enrolled in IGA Project.
- 10 PWD members enrolled in Social Safety Net Program.
- 01 PWD members enrolled in widow allowance.
- 01 PWD members enrolled in cultural allowance.



- 5 days were observed.
- Regular meetings held in respective union parishad.
- Disability activities are linked with government and non-government program.
- 1 new self-help group formed.
- Primary list of mentally disable members prepared in 3 unions of working area.
- 2 days training provided to 16 PWD members on women and children rights, violence, protection and prevention and Laws of Information Rights-2009.
- Discussed with upazila administration about the demand of PWD members.
- Resource map prepared for integrated development.
- A human chain and people gather held

protesting for disable child violence.

Inclusion of disable people in SANGRAM main scheme

- Different grants were provided to 48 PWD members through PRIME project.
- 285 disable people included in UPP-Ujjibito Project.
- Sewing machines provided to 4 disable members and training provided to 100 persons.
- Disable beggars were assisted through ENRICH- 10 persons.
- Service provided in different projects of SANGRAM- 3 persons.
- 31 disable children included in Child Education Center out of 1800 children.



Free of Cost Eye Care and Treatment

Disability of eyes can be protected or cured if it can be treated initially, e. g. Cataract operation, Terrarium can be done easily in primary stage. Night blind disease can be protected using Vitamin-A. Cornea transplantation can save a man from blindness. Blindness affects seriously within rural people only due to lack of awareness. If there is no primary initiative someone may lost his/her eye sight for ever. Actually SANGRAM have a look to the community in terms of eye care especially for old aged persons. 90% of blindness people are in developing countries. Most of the people in village level and do not have any idea that their eye treatment is not very difficult and costly but it is more easy and available to their doors.



Coverage



Patients Treated



Patients Operated

Name of the Project : Free of cost Eye Treatment Project

Implementing agency : SANGRAM (Sangathita Gramunnyan Karmasuchi).

Implementing partner : Ispahani Islamia Eye Institute and Hospital.

Commencement of the Project : 1 January 2012.

Objective

To support in eye care and treatment free of cost to the eye patients of southern coastal community.

Target People

Eye patients of SANGRAM catchments area.



Methods

Arrange eye camp in collaboration with Islamia Eye Hospital. NGO collect and gathered eye patients in one place, the doctors and supportive staff Ispahani Islamia Eye Hospital provide treatment, suggestions, relevant medicines free of cost and arrange operation in their hospital at Barisal.

Working Area

SANGRAM catchments area (6 districts of Barisal division).

Manpower

Palli Paramedics and Community Health Promoters (CHPs) of PRIME and ENRICH project provide technical support and assist doctors of Islamia Eye Hospitals. Credit staffs of respective branch are engaged for local conduct and management.



Information of Eye Care Service at a glance (14 September 2013 to 31 December 2017)

Year	Branches involved with implementation	No. of patients	No. of selected patients for next step	No. of operated patients
2013	Charfasion, Kadamtala, Hatempur, Dowatala	1012	216	180
2014	Golachipa, Betagi, Koroibaria, Porir Khal, Chiknikandi, Subidkhali, Hatempur	2251	452	374
2015	Mothbaria, Kanthaltoli, Barguna sadar, Kakchira, Dowatala, Subidkhali, Gajipur	1967	377	335
2016	Bamna, Hatempur, Fuljhuri, Patharghata	1162	266	236
2017	Noltona, Bamna, Kuakata Branch, Bhandaria, Pathorghata, Kakchira, Dashmina, Noltona(Kanthaltoli)	1564	322	305
	Total	7956	1633	1430



PACE

Promoting Agricultural Commercialization and Enterprises

The PACE project stands for increasing production, effective and profitable merchandizing of produced agricultural products. The organization has started this project with technical assistance of Palli Karma-Sahayak Foundation (PKSF) funded by International Fund for Agricultural Development(IFAD). Here PACE patronizes the production of Mung Dal. Mung Dal production is comparatively less than any other variety of Dal like Grass Pea, Lentil, Cow Pea, Chickpea etc round the country. But Mung Bean is one of the significant cash crops of Bangladesh. The price of Mung Bean is more than other cereal crops in national and international markets. Mung Bean generally grows more in Barisal, Patuakhali, Barguna, Jessore, Jhinaidah, Magura, Chuadanga, Meherpur, Natore and Pabna. As Sangram catchments area is Barisal division. So, PKSF has decided to implement this value chain project in Barguna district by Sangram.



Target Farmers



Coverage



Master Trainers Prepared

Name of Project : Promoting Agricultural Commercialization and Enterprises (PACE)

Name of Sub-Project : Mug bean and Homestead level Vegetable cultivation using update methods and proper merchandizing under value chain

Name of sector : Agriculture

Name of Sub-sector : Mug bean (Vigna mungo)

Project duration : November 2016 to June 2019

Budget

1, 33, 35000.00 BDT (PKSF-1, 18, 60,000.00 BDT and Sangram- 14, 35,000.00 BDT)

Implementing Agency

SANGRAM (Sangathita Gramunnyan Karmasuchi); Shahid Smriti Sarak, Barguna-8700



Partner Organization

Palli Karma-Sahayak Foundation (PKSF), PKSF Bhaban, Agargaon, Dhaka-1207

Donor

International Fund for Agricultural Development (IFAD)



Goal

Develop income generating activities and life style of farmers through Mug bean cultivation using updated methods.

Objectives

1. To develop knowledge and skill of farmers through cultivating Mug bean by update system.
2. To increase the production of Mug bean transferring technologies to the farmers.
3. To make available the quality agriculture tools for Mug bean cultivation.
4. To make effective merchandising for produced Mug bean.

Staffing

Sl. No.	Designation	Number	Base	Remarks
1	Project Coordinator	1	Head Office	Deputation
2	Value Chain Facilitator	1	Head Office	Project
3	Accountant-cum-MIS	1	Head Office	Project
4	Assistant Value Chain Facilitator	8	Branch level	Project

Target Group

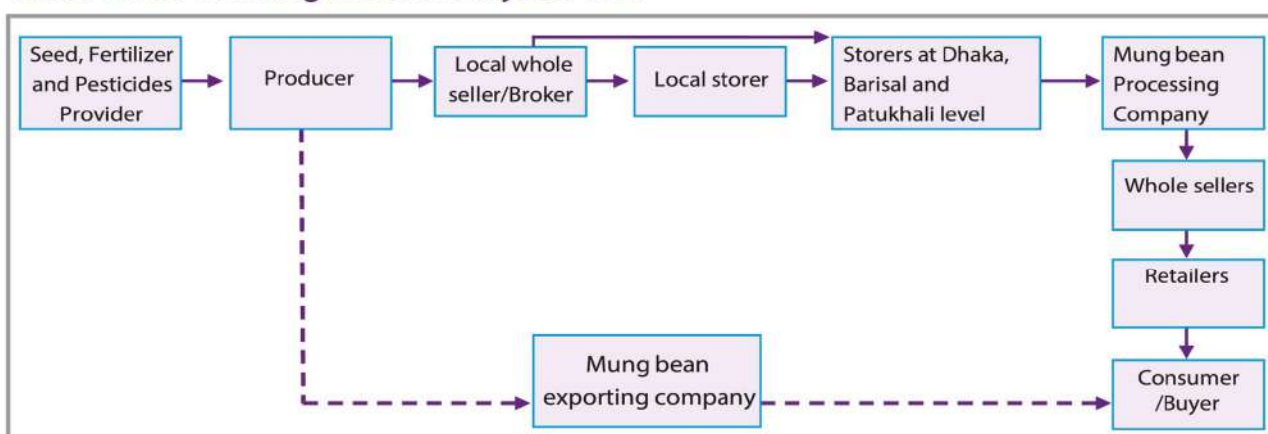
4800 Mug bean and homestead vegetable farmers of 5 upazila of Barguna district under 8 branches of the organization located in project area



Geographical area and members distribution

District	Upazila	Branch	Type and number of beneficiaries			
			Non-poor/Entrepreneur	Poor	Ultra-Poor	Total
Barguna	Patharghata	Kakchira	90	420	90	600
		Kanthaltali	90	420	90	600
		Haritana	90	420	90	600
	Bamna	Bamna	90	420	90	600
	Amtali	Amtali	90	420	90	600
		Tarikata	90	420	90	600
	Taltali	Koroibaria	90	420	90	600
	Betagi	Betagi	90	420	90	600
Total			720	3360	720	4800

Value Chain of Mung bean in Project Area



Expected Result of the project

Sl. No.	Field	Outcome/Results
1	Existing items (Goods/Services)	<ol style="list-style-type: none"> 1. Yield per decimal will possible to increase through update methods. 2. Production increase and pests control through line sowing method. 3. Uses of organic manure, bio-fertilizer and bio-pesticides will increase soil fertility and yield.
2	Future items (Goods/Services)	<ol style="list-style-type: none"> 1. Mung bean production will possible to increase using HYV from BARI and BINA instead of local variety SONAMUKHI. 2. HYV is resistant to pests and diseases. 3. Income at producer level will be increased due to classification and high rate.
3	Merchandizing	<ol style="list-style-type: none"> 1. Effective communication with selected large buyer/ Professional Mung bean (Euglena) buyers will increase the rate of products. 2. Effective communication with local storers and large storers at big growth centers will increase the sale of huge production. 3. Cooperative basis selling at big growth centers at Patuakhali and Barisal will increase the rate of vigorous production.
4	Technology development	<ol style="list-style-type: none"> 1. Farmers will be habituated to use environment friendly bio-pesticide instead of chemical fertilizers. 2. Farmers will be habituated to use environment friendly bio-fertilizer like vermin compost and other organic manures instead of chemical fertilizers. 3. Scope will be created to inform farmers through training about scientific methods and vigorous production of Mung bean. 4. Yield of Mung bean will be increased using HYV, soil testing and optimum uses of fertilizer and irrigation.



Project inputs

1. Bed planter with power tiller.
2. Effective communication with HYV seed suppliers.
3. Effective communication with bio-fertilizer and bio-pesticides suppliers.
4. Training to the farmers for HYV of Mung bean production.
5. Support from microfinance.
6. Effective communication development with transportation.

Activities

Following tasks have been performed in 2017 under PACE.

1. Start up workshop

Start up workshops held in 5 upazila, 1 in each. Every start up workshop held with fruitful participation of government and non-government officials headed by Upazila Nirbahi Officer (UNO) of respective upazila. Other stakeholders relevant to Mug Dal production like farmers, dealers and whole sellers, journalists and peoples representatives were also attend in the workshop. All activities and future action plan explored in the workshop and suggestions from different corners taken with anticipation.



2. Arrange ToT

3 days long Training of Trainers held for preparing 135 Master Trainer in order to provide training to the 4000 selected farmers for Mug cultivation. These 135 trainees selected from skilled farmers who were segregated in to

different groups and each group contains 25-27 participants.



3. Linked Workshops

10 linked workshops held in 5 upazila of Barguna district 2 in each. Through these workshops farmers were linked with different stakeholders like whole sellers, retailers and technical peoples of government and non-government departments for technical assistance for Mug Dal production. Actually these workshops explored elaborately the merchandizing system of produced mug bean as farmers are not fall in losing concern with their production.



4. Learning Sessions

Learning sessions arranged for communicating 5 individual important issues on Mug bean cultivation with farmers. Members of 135 groups trained on 5 significant issues. 675 learning sessions arranged to train 135 groups. 5 sessions conducted for each group. These sessions are conducted for disseminating update



information of Mug bean cultivation to the farmers. 1350 learning sessions will be conducted in coming year.



5. Demonstration plots on BARI-6

BARI-6 is a High Yielding Variety (HYV) innovated by Bangladesh Agriculture Research Institution. BARI-6 produces highest production as of today in Mug bean cultivation. 24 demonstration plots prepared by the farmers of which 3 in each Branch Office to disseminate the message of high production in Mug bean cultivation.



6. Arrangement of Field Days

24 field days arranged at field level of which 1 in each field for practical exhibition of BARI-6 production. Staffs of government agriculture line department, members of local government institutions, local elites and the farmers of particular area were present in field days. Some farmers showed comparative production of BARI-6 and local variety in the same area of land in field days.



7. Mug Bean Procurement

Seed of BARI-6 Mug bean was provided to 378 farmers per kilogram at the rate of Tk. 50/= in terms of producing this variety using updated methods. Using this seed the farmers under our supervision cultivated Mug bean in 50 hectares land. Though two subsequent environmental disasters farmers produced a good amount of BARI-6 Mug bean beyond their expectation. Grameen Euglena a Japanese organization bought this production per kg. 78/= Tk. This rate was 18/= more per kg. than local market. Farmers are encouraged to produce this variety and they will continue its production without any external assistance.



8. BARI-6 in Agriculture Fair

System of BARI-6 Mug dal production was exhibited in agriculture fair held in different upazila. Agriculture tools, requisite fertilizers, pesticides, dummy of bed system live sample of BARI-6 comparing with local variety named Sona Mug were explored in agriculture fair. A



video on BARI-6 Mug bean cultivation was shown in fair by multimedia. Promotional materials like booklets, leaflets and posters were distributed to the people for their better understanding and encouragement.



participants are women. Project staffs provided training as though participants can produce vegetable in their homestead round the year. Training provided both on summer and winter crops.



9. Training on vegetable gardening

800 peoples are selected for homestead level vegetable gardening. In this training most of the



Scholarships for Beneficiaries Children Education

The aim of education is to develop student an ideal man. Collective efforts of guardians, pedagogues and civil society are essential to continue in terms of forming students as an ideal man. There is no alternative of encouragement to explore the merit of a student. In our society, many insolvent people are facing hurdles of poverty to continue their children's education. Substantial part of the students of insolvent families does not have any accessibility to the scholarships or any financial assistance either from government or any other sources. As a result they are deprived of higher education. Competitive environment within the students of rural society is needed for increasing the number of higher education as well as rate of education. Afterwards they will be self-reliant through education and number of unemployed persons will be decreased. SANGRAM has been providing scholarships within the students of its beneficiaries from 2012 with the assistance of Palli Karma-Sahayak Foundation (PKSF).



Scholarship Amonut



Number



Coverage

Name of Project: Scholarships for Education.

Assisted by: Palli Karma-Sahayak Foundation (PKSF).

Implemented by: SANGRAM (Sangathita Gramunnyan Karmasuchi).

Duration: 1012 to onward.

Selection Methods

Children of the beneficiaries achieved GPA 5 in SSC and HSC examinations and not received assistance from any other sources are identified for scholarships. The degrees of socioeconomic vulnerability are also considered as selecting criteria, because everyone is not possible to entertain for scholarship.



Finally selected candidates are asked to open bank account against their own name and the amount of the money of scholarships is paid through account payee cheque. The continuation of providing support remains up to second time on the basis of their performance.

To receive any type of prize or incentive is a matter of honor and proud. It is a good and glorious initiative for enhancing rate and quality of education. It accelerates the status of the students of disadvantaged community to the competitive environment of the days of present and to come in future.

Scholarships provided at a glance

Sl. No	Year	Number of student	Amount per student	Total amount	Remarks
1	2012	3	15000.00	45000.00	
2	2013	2	15000.00	30000.00	
3	2014	50	18000.00	900000.00	
4	2015	50	15000.00	750000.00	
5	2016	50	18000.00	900000.00	
6	2017	50	12000.00	600000.00	1st Year
		46	12000.00	552000.00	2nd Year
Total	6 Years	251		3777000.00	



Housing Activities

Housing or shelter is one of the most important components of 3 basic need of every citizen of Bangladesh. These basic needs are food, clothes and shelter. About 17% of the total population still now lives under extreme poverty threshold and most of the people do not have minimum sheltering status of above three issues. In terms of achieving Millennium Development Goal (MDG) and subsequently Sustainable Development Goal (SDG) any nation will have to achieve or fill up the aforementioned issues irrespective of gender, race and color in its area. Making the issue as goal the government of Bangladesh with the assistance of NGOs has already started to work with mitigating the shortage of housing requirement at ultra-poor level. As a part of this crucial issue of Bangladesh Government the organization Sangram has started housing activities with financial assistance of Bangladesh Bank in its working area prioritizing Patuakhali, Barguna, Perojpur and Bhola districts as these are seriously affected by different types of natural disasters like Sidr-07, AILA, MOHASSEN etc.



Houses



Amount



Area Covered

Name of Project: House Construction for the Pooors.

Assisted by: Bangladesh Bank.

Implemented by: SANGRAM (Sangathita Gramunnyan Karmasuchi).

Duration: 2012 to onward.

Monitoring and Supervision

After Disbursement of the Fund the manager, Area manager, and the Senior level officer of SANGRAM regularly monitors and get confirmed at the time of constructing houses.

Beneficiary Selection System

The Field officer and the Manager of the Branch level primarily selects the houseless

families. Then the Area Manager and the Team Leader from SANGRAM finally confirms and disburse the fund.



Sl. No	Steps	Allocation per HH(BDT)	No. of HHs	Total amount (TK)
1	1st	35000.00	50	1750000.00
2	2nd	50000.00	35	1750000.00
3	3rd	70000.00	25	1750000.00
4	4th	70000.00	25	1750000.00
Total			110	7000000.00

House construction: As of December 2017 houses constructed in SANGRAM working area are as follows

Sl. No	District	Upazila	No. of houses
1	Patuakhali	Kalapara	30
		Galachipa	20
2	Barguna	Barguna sadar	28
		Taltoli	20
		Pathorghata	12
Total	02	05	110



SHS

Solar Home System

The life style of the peoples are tends to be changed towards modernization through different technologies. Electricity is now a day's an indispensable component from personal to national development. Population is increasing day by day and their habitats are also increasing proportionate to increase population. The electricity is the main component of the life and livelihood of the people irrespective of rich and poor. Total national production cannot full fill the demand of electricity to the society both urban and rural area. 90% of the rural area of Bangladesh is totally untouched with electricity. About all parts of rural people used to use kerosene lamp or haricane. Now people of off-grid area of the country have been using solar lighting system instead of kerosene lamps and it is increasing day by day. The role of NGOs is in main consideration for spreading solar lighting system. SANGRAM is providing solar panels and solar lantern from its own fund.



Village



Households



Union



Name of Project: Solar Home System

Source of solar goods procurement: Solar Intercontinental (Solaric) Ltd.

Date of commencement: 1 July 2012.

Objective

1. To provide solar home system in remote and disadvantaged location of SANGARAM catchments area.
2. To save electricity of national grid.
3. To make an environment friendly lighting system.

Target people

Poor and ultra-poor families of off-grid zones under organizations catchments area.

Working area

District	Upazila	Union	Village	Families
5	14	70	571	795

Progress of solar panel and lantern

No. of Branches	Description of sell						Credit outstanding	Coverage	
	SHS		Lantern		Total			HHs	Village
	No	Taka	No	Taka	No	Taka			
43	1001	20153129	404	546000	1404	20699129	1371	571	

Implementing system

SANGRAM provides low interest rated and long duration credit to the poor and ultra-poor households through the staffs of 43 branches. All packages are sold 40% discount than others. Peoples get light, fan and TV operation by this solar home system. Poor families are less capable to have SHS they buy solar lantern especially for their children reading at night. Where there is on-grid in rural area, 60% of total 24 hours peoples do not have power of electricity. They also buy solar panel and lantern.

Manpower

Solar Home System is operated by credit staffs of the organization. Managers, field staffs and support staffs are involved. Organization provides training to these staffs.



Forestation

Now most significant slogan is to save environment and treated globally. To extend the field of sustainable environment SANGRAM has started to forestation activity that is indispensable to the environmentally most critical zone like Bangladesh. Coastal belt is the most suitable zone for forestation. Forestation activity of SANGRAM commenced from 1994.



Road Length



Sown



Alive

SANGRAM executed two type of forestation:

1. Coastal Green Belt Project

SANGRAM has started to work with this project in Charduani union of Patharghata upazila. Next this project was extended to the Bamna upazila.

2. Social Forestry

SANGRAM started to work with social forestry in 1993 at 5 villages of Kanthaltali unions of Patharghata upazila. Then this activity was extended to Mothbaria, Bamna and Barguna sadar upazila.

1. Coastal Green Belt Project at a Glance

S.N.	Road	Upazila	Village	Road type	Road length	No of caretaker	No of Plant		Commencement
							Sown	Alive	
1	Munshir hat-Charduani	Patharghata	Hogolpasha Soherabad	Embankment	3 Km	64	15000	8250	1995
2	Sonbunia road	Patharghata	Sonbunia	Embankment	2 Km	32	14000	11900	1999
3	Chalavanga road	Bamna	Chalavanga	Embankment	3 Km	48	21000	16800	1999
4	Haritana road	Patharghata	Haritana	Approach road	2 Km	10	2000	1200	2000
5	Shahid Engineer road	Bamna	Sonakhali	Approach road	1 Km	5	1000	750	1999
6	Bukabunia	Bamna	Bukabunia	Approach road	1 Km	5	1000	680	2000
Total					12 Km	164	54000	39580	

2. Social forestry at a glance

S.N.	Road	Upazila	Village	Road type	Road length	No. of caretaker	No. of Plant		Commencement
							Sown	Alive	
1	Charduani to Rupdhan	Pathoghata	Kanthaltali Talukcharduani Kupdhan Parighata.	Connecting roads	27.5	55	55000	9350	1993
2	Shapleza to Kabutarkhali	Mothbaria	Shapleza Amragasia Sabujnagar Kabutorkhali	Connecting roads	35	70	35000	6450	1994
3	Dowatala to Ramna	Bamna	Dowatala Ramna	Connecting roads	10	20	10000	2160	1995
4	Nishanbaria to Gajimahmud	Barguna	Gajimahmud	Connecting roads	8	16	8000	6800	2001
5	Patakata to Sonbunia	Barguna	Patakata	Connecting roads	7	14	7000	5740	2001
6	Parirkhal to Sashatala	Barguna	Parirkhal Khontakata Rakkhachandi Sashatala	Connecting roads	15	30	15000	11730	2001
7	Patakata to Borobaliatoli	Barguna	Patakata Palerbaliatoli	Connecting roads	6	16	8000	6630	2002
Total					108.5	221	138000	48860	



Sanitation

Situation of safe water using has raised in a reasonable extent but coordination between safe water and sanitation has not yet been launched effectively. Because no effective initiative yet been taken simultaneously for the development of both regards. As a result people forget to use sanitary functionalities in their daily lives despite they are aware of. In this situation total health and sanitation system is threatened.

SANGRAM has started sanitation movement in 1993. With the assistance of various donors of the organization has completed different interventions like 100% latrine free village, sanitation model village, sanitation fare, shallow tube well, pond sand filter and rain water harvesting system installation and cemented latrine materials sell to the villagers in order to ensure sanitary latrines to the community.

SANGRAM worked on sanitation through different project with the help of different donors like ISRA on WASH-NGO Forum, HYSAWA-Danish Embassy, GoB-Danida Water Supply and Sanitation in Coastal Belt-DANIDA



Enrolled



Water
Points



Ring
Distribution



NGO Forum SANITATION (Current Program)

In order to implementation various activities of sanitation SANGRAM has been working with NGO Forum since 1993 for hardware and software activities. In software activities grameen sanitation center, open latrine free 100% coverage village, sanitation model village, sanitation fair, Teacher-students orientation, drop out adolescents orientation, Imam orientation, Subsidy provided to sanitary latrine set up etc. In hardware activities shallow tube well, Pond sand filter, Rain water harvesting system set up etc.

Grameen sanitation center

SANGRAM is operating 3 grameen sanitation centers in Barguna district, one is in Boroitala

village of Patharghata union of Patharghata upazila and another 2 are in Barguna sadar Upazila respectively in Patakata village of Badarkhali union and Gorjonbunia village of Noltona union. These sanitation centers are located in convenient place of particular villages and beneficiaries. Sanitary latrine materials are prepared by the trained mason man of NGO Forum and sell with a minimum profit from preparation rate. Sanitation centers are shifted to another place after completing 10 village coverage. Each sanitation center is equipped by one model latrine, one mobile sanitation center and a van for carrying materials. 2,24000 Taka has been revolved through above three grameen sanitation centers. 10,4000 Taka was spent for different water points.

Village sanitation center at a glance

Materials distribution				Ring distribution	Family enrolled
RCC	San Plate	Plastic Pan	Total		
24,528	211	37,913	59,094	,84,678	58,238

Water Points

S.N.	Name	No. of Installation	Active	No. of HHs	Beneficiaries
01	PSF	3	1	153	1275
02	DHTW	40	40	80	416



Assistance to Distressed Rohingya People at Ukhya Cox's Bazaar

SANGRAM provided some humanitarian assistance to distressed Rohingya people at Tasmiar Gola village of Ukhya upazila under Cox's Bazaar district. One day salary of all staffs of the organization Tk. 150000.00 and from organization Tk. 100000.00 was given for Rohingya assistance. Our partner organization Al-Raji Hospital at Dhaka along with its sister concerns Padma Group, General Pharmaceutical and Bio-Pharma participated with their efforts. These organizations participated with Tk. 1050000.00 in our Rohingya mission. Four members from Sangram and a team of physicians from Al-Raji Hospital that comprised of 6 members actively participated in this emergency mission. Safe water, dry food, baby food, emergency treatment, medicines, 20 sanitary latrines and Tk. 100000.00 cash provided to the Rohingya people prioritized women and children. The mission worked there from 13 to 15 September 2017. One of our partner organization named "Social Assistance and Rehabilitation for Physically Vulnerable (SARPV)" working in Ukhya, Cox's Bazaar through which we provided 20 sanitary latrines as a part of our sanitary activities in Rohingya saturated area. SANGRAM has a plan to start long term activities



Sanitary Latrine



Doctor



Amount

Moments with Distressed Rohingya People



Training



Training brings positive changes of knowledge, skill and behavior of man. Training is most essential in development field. SANGRAM has an effective training cell that comprised of 6 members. Under this training cell there are one residential training center and 6 non-residential training venues in field level.



Manpower



Participants



Courses

SANGRAM is capable to provide training in the following areas

1. Human rights and skill development of staffs as well as beneficiaries.
2. Project based beneficiaries training as per need.
3. Orientation of new staffs and skill development training of old staffs.
4. Organization arranges external training in addition to its own staffs training regarding TOT, Skill development and IGA Based. Here the organization plays the role of training cell management.
5. Training cell arranges program based orientation, workshops, meetings, seminar and various day observations besides training.

Manpower of Training Cell

Deputy Director	Training Manger	Cook	Support staff	Total
1	1	2	2	7

Existing facilities for training

Head Office level: SANGRAM has two residential training centers and have capable to provide training to 64 participants at a time. Organizational staffs and beneficiaries are trained through these training centers. The organization also hires these training centers to another INGOs and NGOs in terms of arranging their training.

Regional level: The organization has one training center at Patharghata Pouroshova. This is moderate quality and full residential training center for providing training to 30 participants at a time.

Branch level: Besides these 7 offices at field level are also suitable for providing non-residential training to the beneficiaries.

Training information of 2017

A. Training for organizational staffs

Description	Duration	No. of courses	Participants	Type of Participants	Project	Facilitator
Goat rearing in developed sheds	2 days	6	150	Member	AALO	ULO Barguna
Duck rearing in developed sheds	2 days	9	215	Member	AALO	ULO Barguna
Sewing training	30 days	2	50	Member	Ujjibito	
Goat rearing	2 days	9	225	Member	Ujjibito	ULO Barguna
Homestead gardening	2 days	9	225	Member	Ujjibito	SANGRAM
Beef fattening	2 days	6	50	Member	Ujjibito	ULO Barguna
Sewing training	30 days	9	225	Member	SONGJOG	
Goat rearing	2 days	17	425	Member	PRIME	ULO Amtali
Duck rearing	2 days	13	325	Member	PRIME	ULO Amtali
Goose rearing	2 days	3	75	Member	PRIME	ULO Amtali
Sonali Hen rearing	2 days	10	250	Member	PRIME	ULO Amtali
Ram rearing	2 days	1	25	Member	PRIME	ULO Amtali
Broiler farming	2 days	2	50	Member	PRIME	ULO Amtali
Cow rearing	2 days	7	175	Member	PRIME	ULO Amtali
Beef fattening	2 days	11	275	Member	PRIME	ULO Amtali
Training on crop rotation	2 days	2	50	Member	PRIME	SANGRAM
Fish farming	2 days	12	300	Member	PRIME	FO Amtali
Homestead gardening	2 days	14	350	Member	PRIME	AO Amtali
Handicrafts using bamboo and cane	10 days	3	75	Member	PRIME	SANGRAM



Achievements of the Programs at a Glance

S.N.	Description	Achievement			Remarks
		As of 2016	2017	Cumulative	
1.	Enrollment of students in Education Assistance Centre	6,492	1250	7742	ENRICH
2.	Enrollment of PWD member in UP standing committee	17	02	19	PHRPBD
3.	Enrollment of PWD children in Education Program	22	09	31	PHRPBD
4.	Enrollment of PWD members with IGA	99	12	111	PHRPBD
5.	Training provided to the beneficiaries	17,650	3500	21150	Ujjibito, PRIME, PACE PHRPBD, Others
6.	Free of cost sewing machine distribution	1300	20	1320	PRIME, Ujjibito
7.	Satellite Clinic Operation	6756	1234	7990	ENRICH, PRIME
8.	Static Clinic Operation	4682	570	5252	ENRICH, PRIME
9.	Session on Primary Health Care	22241	628	22869	PRIME, Ujjibito
10.	Provide treatment by the Doctors	1,24,934	7655	132589	ENRICH, PRIME, PHRPBD
11.	Patients referred to Gov/Non-gov hospital/Clinics	3534	357	3891	PRIME
12.	Free of cost eye treatment and cataract operation	6151	1564	7715	ENRICH, PRIME, CREDIT
13.	Community Latrine set up	02	-	02	AALO
14.	Households level sanitary latrine set up in mounted place	229	45	274	AALO, ENRICH
15.	DHTW installation	230	12	242	AALO, ENRICH
16.	Big pond re-excavation	29	-	29	AALO
17.	Deployment of beneficiaries	34	08	42	ENRICH
18.	Household level plinth raising	400	-	400	AALO
19.	Mass vaccination for goats and ducks	211570	60980	272550	AALO, PRIME, Ujjibito
20.	De-worming tablets distribution	1,02,494	30046	232540	AALO, PRIME, Ujjibito
21.	Vermin compost farm preparation	2319	90	2409	PRIME, ENRICH
22.	Vegetable seed distribution to the farmers	211455	1070	212525	PRIME, Ujjibito
23.	Semi commercial farms by the farmers	5788	890	6678	PRIME, Ujjibito
24.	Model farm preparation by grants	972	223	1195	PRIME, Ujjibito
25.	Cutting sowing of Bashok leaf	1,96,007	68000	264007	PRIME, ENRICH
26.	Beggars rehabilitation(1lakh taka each)	14	03	17	74 by turn
27.	Provide technical training for 3 moths	28	07	35	ENRICH
28.	Ward Center construction under ENRICH	9	5	14	ENRICH
29.	Assistive Devices to PWD members	72	-	72	DiDRR
30.	Ramp construction PWD members in school and cyclone shelters	8	-	8	DiDRR
31.	Total credit disbursement (BDT)	447,88,33,934	595937000	5,074,770,934	Microfinance



CHAPTER-5

RECENTLY COMPLETED PROJECTS



- ▶ AALO
- ▶ PRIME
- ▶ Projects Implemented at a glance



AALO

Adaptation with Alternative Livelihood Opportunity

Climate change is the biggest global threat to humanity in the 21st century. And Bangladesh is one of the most vulnerable countries in the world facing the potential impacts of climate change. With an understanding of the nature and magnitude of the adverse impacts of climate change and the efforts required to enhance resilience, the Government of Bangladesh (GoB) adopted Bangladesh Climate Change Strategy and Action Plan (BCCSAP) in 2009. A multi-donor trust fund, known as "Bangladesh Climate Change Resilience Fund (BCCRF)", was established to implement the strategy and action plan. As of today, BCCRF has attracted around US\$190 million (initially it was US\$125 million) from the bilateral development partners (United Kingdom, European Union, Sweden, USA, Australia, Switzerland and Denmark). Ninety percent of the available fund will be allocated to public sector projects, while 10 percent will be channeled through NGOs for community level climate actions through a different project titled 'Community Climate Change Project (CCCP)'. The Governing Council of BCCRF entrusted Palli Karma-Sahayak Foundation (PKSF) to implement the community-level climate change adaptation activities through CCCP. On behalf of the contributing Development Partners and in consultation with the Government of Bangladesh (GoB), the World Bank (WB) ensures the fiduciary management of the project. CCCP has its own Operational Manual (OM), Environmental Management Framework (EMF), Social Management Framework (SMF), Procurement Guideline, Grievance



Redress Mechanism, Complain Handling Mechanism and Monitoring and Evaluation Manual. Throughout the project, every NGO has to work as per the guidelines of these manuals. PKSF has established a Project Management Unit (PMU) in its own premises to manage the activities of CCCP and the project implementation supervision in PIP level. A total of 14 officers are currently working in this unit.



Plinth Raising



Sanitary Latrine



PSF

Sub-project background/Challenges/Situation Analysis

Bangladesh has had shocking experiences of two successive disasters i.e. Sidr and Aila. Especially Sidr was such a disaster that Bangladesh has experienced ever. Number of people died and property was destructed. The country was totally shattered for Sidr. All the costal districts like Barguna, Barisal, Pirojpur, Jhalokathi, and Patuakhali were hit tremendously by Sidr and Aila under Barishal division. Among them Barguna and Patuakhali were worse affected. Barguna sadar upazila is one of the most vulnerable areas where the people are suffering tremendously for food and livelihood in scarcity, poverty following the two successive disasters. As an upazila with about 697 sq km and population 2, lac 61 thousands 3 hundreds 43 of which male 49.20%, female 50.80%. It consists of ten union, 66 mouzas and 186 villages. After the disaster people's normal lives were hampered, they are still suffering from lack of money, required food and other things essential for meeting their minimum demands. The people are striving hard to get to their normal lives but it needs support to make the poor vulnerable people to survive in a bit improved way. Considering above circumstances Sangram has a plan to work for the improvement of vulnerable coastal peoples livelihood development in Barguna. sadar upazila of Barguna district implementing the sub-project. The proposed project is designed to be implemented at the Sidr-affected most vulnerable unions of Barguna sadar upazila under Barguna district with an aim to restore and develop the livelihood and disaster preparedness of 483 households through a sustainable promotion of adaptation and their livelihood aspects.

Goal

Introduction of Adaptive Livelihood Activities in Diversified Environmental Situation in Changing Climate.

Objectives of the Project

1. To enhance the status of food security that increase social protection and health.
2. To enhance the program under comprehensive disaster management.
3. To assist the activities of mitigation and low carbon production in atmosphere.

Project period : February 2014 to December 2016.

Project area : 3 unions of Barguna sadar upazila under Barguna district.

Name of unions : 10 No. Noltona, 9 No. M. Baliatoli and 7 No. Dhalua.

Project Budget

Total CCCP	Contribution Community	Contribution	PIP Contribution
20676161.00	2000000.00	446661.00	229500.00

Beneficiaries: Seriously disaster affected vulnerable people of the selected area those who have lost their only earning member of the family, shelter for living, damaged IGAs, lost domestic animals and no means of way for living. The families are headed by destitute women are also emphasized for beneficiaries selection. According to the socio-economic criteria of Bangladesh, beneficiaries are classified as follows:

Ultra-poor: 483 (Direct beneficiaries).

Ultra-poor, Poor, Middle class and Rich: 2675 (Community level).

Total: 3158.



Activities

Total activities are divided in to two parts, i.e. associate activities and main activities

Associate activities: The activities were to be completed before starting main activities are treated as associate activities. These are as follows:

1. **Staff orientation :** Two days long orientation course was arranged for newly recruited staffs, managers of microfinance branches in project area, member of TEC(Tender Evaluation Comity) and DPC(Direct Purchase Comity)

2. **Project inception workshop :** We have completed project inception workshop with the participation of upazila level government, non-government officers and member of local bodies along with UP Chairman. The inception workshop was chaired by UNO Barguna sadar and he has committed to assist us for pragmatic implementation of this project. Chairman of 3 unions, senior officials of other GO and NGO at district level, staff reporter of Prothom Alo and reporters of another news papers discussed with good comments and impression. We have explored to the participants every pros and cons of the project along with total budget.

3. **Community consultation :** In terms of beneficiaries' selection, we had a considerable number of community meetings (FGD). Through these meetings, community people had thrown their comments and ideas for selecting beneficiaries and finally they have selected beneficiaries then we have finalized.

Main Activities

1. **Plinth raising:** 400 beneficiaries were selected for plinth raising. 90% of these beneficiaries live under poverty threshold and during the water surges their homesteads are inundated. Out of 400, we have completed 380 plinths of ultra-poor households by March 2015 and rest 20 is completed by April 2015.



Budget for each plinth is Tk. 12000/- of which CCCP-PKSF contribution Tk. 11400/- and beneficiary's contribution Tk. 600/-.

2. **Environment friendly ICS distribution :** 35 bandhu Chula is prepared to provide to the 35 HHs out of 400. These people are interested to use bandhu chula for their cooking. Budget for each ICS is Tk. 1000/- of which CCCP-PKSF contribution Tk. 700/- and beneficiary's contribution Tk. 300/-.



3. **Goat and duck shed distribution:** 150 goat and 215 duck sheds are provided to the beneficiaries. At the first stage we have provided 16 goat and 33 duck sheds. Rest 134 goat and 182 duck sheds are provided within December 2015. These sheds were made by beneficiaries themselves. We have done for their capacity building and ensure transparency. Sangram staffs only supervised and monitored the activities. Budget for each shed is Tk. 6500/- of which CCCP-PKSF contribution Tk. 6500/- and no beneficiary's contribution was charged.





4. Pond re-excavation and PSF (Pond Sand Filter) set up: 14 big ponds and 14 PSF are re-excavated in Noltona union of project catchment area. Here some community have ponds now they need only PSF and some has PSF, they need pond re-excavation. Some community needs pond re-excavation and PSF set up. Within March 2015, 14 ponds have already re-excavated and 5 PSF have already set up. Rest PSFs are set up before December 2015. Budget for each pond Tk. 50000/- of which CCCP-PKSF contribution Tk. 45000/- and beneficiaries contribution Tk. 5000/- and budget for each PSF Tk. 110000/- of which CCCP-PKSF contribution Tk. 105000/- and beneficiaries contribution Tk. 5000/-.



5. Deep Tube-well installation: 19 DHTW (Deep Hand Tube-well) of which 10 in raised plinths and rest 9 are installed in community level. There will be two types of DHTW, one is high raised platform in community level and the other is in raised plinths. We are following

DPHE model of Barguna area. 9 DHTW have already installed successfully. Depth of these tube wells are 950 feet to 1150 feet. Budget for each DHTW Tk. 75000/- of which CCCP-PKSF contribution Tk. 62400/- and beneficiaries contribution Tk. 12600/-.



6. Household level latrine set up: 229 HHs level latrines are provided of which 134 are in beneficiaries level, 1 in each 3 households and 95 are in community level mosque, temple, church, school, madarasha etc. As of March 2015 we have set up 28 latrines of which HHs level 13 and community level 15. Budget for each latrine Tk. 17000/- of which CCCP-PKSF contribution Tk. 14800/- and beneficiaries contribution Tk. 2200/-.



7. Community latrine set up: Two large community latrines are set up in our project area of which one in Alysher Mor of 9 No M. Baliatoli and another in 7 No Dhalua union. These community latrines bear rain water harvesting system. During rainy season water will come from roof. Each latrine contains 3 compartments. One for ladies and gents each and another for urinary point. These two latrines will be maintained by the one ultra-poor person that will be his/her income generating point. The latrine of Alysher Mor has already been completed. It is functioning well and operated by ultra-poor women. Budget for each latrine Tk. 347500/- of which CCCP-PKSF contribution Tk. 343500/- and beneficiaries contribution Tk. 4000/-.



9. Deep Hand Tube-well (DHTW)

installation: DHTW is one of the important sources of safe drinking water in southern coastal area. In coastal area of Barisal division need to dig from 950-1200 feet for safe drinking water and the costing is too high, i.e. up to 85000/= Tk. for highest depth. This area is almost inundated round the year due to heavy water surges. So, DHTW is need to be install in high raised position from flood level. 29 DHTW installed in high raised flood free places. Out of 29, 19 DHTW installed in raised plinths and rest 10 installed in other area of the community. Scarcity of safe drinking water has been decreasing day by day and continuation of project activities will make the scarcity zero in near future.

8. PSF Set up: Pure drinking water is one of the crucial problem in saline affected area of southern coastal belt of Bangladesh. 2/3 part of one union of Barguna sadar upazila is not possible to install deep hand tube well. People of this area totally depend on ponds for drinking water. The sub project Adaptation with Alternative Livelihood Opportunity (AALO) of Sangram under CCCP-PKSF has emphasized on pond re-excavation and quality PSF set up in need based area avoiding the influence of political and other influential persons. In this connection we have re-excavated 14 ponds and construct 14 high quality PSF in the common places of the community.



10. HS Natural Water Plant: H. S. Natural Water Plant is a latest version of water purification plant that has locally produced by a Bangladeshi national named Mr. Mir Azad Mainul Hasan. The properties of this natural water plant are as follows;

- This filter can purify arsenic, from 250 PPB to Zero, i.e. 100% purification.
- It can purify water from microbes, mud, salt and other floating dirty materials and organisms.
- No electricity, gas, medicines and other chemicals are required to use.
- It can easily be portable.
- Exclusive guarantee for 7 years.
- This water plant or filter can be used in households and community level.



Sl. No.	Name of the activities	Total Target	2014	2015	2016
1	Plinth Raising	408	54	346	8
2	Duck Rearing,	215	33	132	50
3	Goat Rearing	191	16	110	65
4	Bandhu Chula	35	0	35	0
5	Latrine Setup	229	36	128	65
6	Community Latrine	2	1	1	0
7	Big pond Re-Excavation	14	5	9	0
8	PSF Set up	14	3	2	9
9	DHTW Installation	23	10	9	4
10	HS Natural Water Plant	10	0	0	10

Policy and socio-environmental issues for the Sub-Project: SHAJIB Sub-Project has been following policies and some socio-environmental issues in order to implement the project activities. These are as follows:

Procurement policy: The organization has been following thoroughly procurement policies introduced by CCCP-PKSF in terms of procuring goods, works and services for the project. The policy has been derived as per Public Procurement Act (PPA)-2006 and Public Procurement Rules (PPR)-2008.

Methods of procurement: RFQ (Request for Quotation), DP (Direct Purchase). RFQ is operated by TEC (Technical Evaluation Comity) and DP is operated by DPC (Direct Purchase Comity).

Environmental Management Framework (EMF): A set of policies has been following in order to implement infrastructural activities like plinth raising, pond re-excavation, tube-well installation, PSF set up etc. The EMF contains Environmental Assessment Report, Environmental Management Plan and Quarterly



Environmental Management Format. EMF reports are prepared considering the issues like physical, biological and socio-economic environment of the selected area. An Environmental Monitoring Plan (EMP) will be developed that contains environmental impacts and possible mitigation measures related to proposed activities. Environmental issues will be monitored following the steps of EMP.

Soak wells were set up in Tube wells and PSF for resisting environmental pollution.

Social Management Framework (SMF): The issues of Social Management Framework have been following from the early stage of Project Proposal writing. These have been following throughout the sub-project implementation. Following issues have strictly considered in order to implementing activities:

- Ensure community participation.
- Involvement of local body's members.
- Considered the issues of private and public lands.
- Considered the issues of gender and women rights.
- Considered the interest of neighboring ethnic community.
- Ensured different types of committees in village level for activity monitoring.
- Ensure direct involvement of sub-project beneficiaries in respective work either infrastructure or physical, i.e. by the people for the people.

Mechanisms for ensuring accountability: For the pragmatic implementation of the project two mechanisms are introduced for ensuring accountability in different level. These are as follows:

- **Complaint Handling Mechanism (CHM):** SHAJIB Sub-Project has a bulk amount of

procurement activities in terms of goods, works and services. Honesty, transparency and accountability are the main issues in procurement procedure. There is a sub-committee to handle this mechanism. CHM refers to section 29 and 30 of PPA-2006 and rules 56, 57, 58, 59 and 60 of PPR-2008.

- **Grievance Redress Mechanism (GRM):** Socio-environmental issues are the main components of SHAJIB sub-project. To ensure these issues GRM has established. There is a sub-committee to handle this mechanism headed by the nominated person of respective union parishad. They are as follows:

1. Md. Abdus Sobhan-HM Parirkhal High School- 9 No. M. Baliatoli UP.
2. Md. Moslem Ali- HM Noli Govt. Primary School- 7 No. Dhalua UP.
3. Md. Shah Alom Hawlader- Local Elite Person- 10 No. Noltona UP.

Sustainability of the project: Sustainability is a very important issue for the project. The activities began from the nascent stage of the project, how these activities will be continued after phase out of this project? Groups were formed in community level that consists of 20 members and there are some sub-committees in different points of project activities. These groups and committees are randomly communicating union parishad for their groups and community interest. The activities has been being implementing are with the association of respective union parishad and discuss in the meetings of upazila parishad. At the end point of this project formed groups will be registered with the respective microfinance branch of the organization. Financial support as credit will be provided to the groups. After departure of the project union parishad and permanent set up of the organization will follow up the activities.



- Possible future adaptive activities: Following activities are in burning consideration as the future adaptive activities for the communities of this area-
- Infrastructure activities led by the community
- Introduce climate resilient crops.
- Increase the user groups of Improve Cooking Stove (ICS).
- Follow up and monitor the activities of provided community water points and other infrastructures.
- Climate resilient Income Generating Activities (IGAs).
- Any other climate resilient activities adopted by the community.



PRIME-SONGJOG

Programd Initiative of Monga Eradication

Significance of PRIME-SONGJOG project in coastal area

Bangladesh is a mirror of poverty that explores the intensity of poverty to the global aspects. A great percentage of the people of this country live under poverty threshold. According to the human development report of 2002 Bangladesh is the 145th out of 174 poor countries. 80% of the laborers live in rural area. There is no work in rural area as because they come to urban area in search of job/works. The urban area also suffered from unemployment and here they are being unemployed. The families who do not have any active male person for earning they become the main victim of poverty. On the other hand poverty is increasing in agriculture day laboring HHs. If we make their involvement in off-firm activities, then intensity of poverty can be lessened. These people can not involve in off-firm activities for want of capital. PRIME-SONGJOG provides off-firm activities as well as on-firm activities in order to eradicate poverty.



Villages



Member Enrolled



Patients Treated



The scenario of the working area before commencement of PRIME-SONGJOG

A. Weak points of development matrix: The poverty of Patuakhali and Barguna districts are comparatively more than other area of Bangladesh. 52% is poor of which 24% is ultra-poor. 462 people live in each Sq. Km. 61.14% of the houses are straw made that are vulnerable. One bed in hospital for 3243 people. Literacy rate is 54%. Average income per capita is 16,901 Tk. This situation drives farmers to labor of farming and they are going to urban area for selling labor. Employment of female is negligible. Fundamentalism and some social hindrance discouraged women employment. Due to fundamentalism and social prejudice 3.35% women are divorcee.

B. Environmental situation: In consideration of geographical aspects this area are encompassed with rivers, canals, islands, seas shores hence the area is a victim of frequent flood, cyclone, water surges, river erosion etc. Water areas are the 22% of total working area. In consideration of global warming the people of this area has not yet been resilient so far and it affects the poor livelihoods.



Commencement of PRIME-SONGJOG project: PKSf (Polli Karma Sahayak Foundation) started the activities in the name of PRIME (Primary Initiative of Monga Eradication) in northern part of the country. Monga is a local terminology of north bengal and it means famine, shortage, lack of food. From the learning of PRIME at northern area PKSf has decided to start this activity through its partners in southern coastal area. SANGRAM started this project in Barguna and Patuakhali districts from 2 November 2010.

A baseline survey was conducted at first. This survey reveals that scarcity of work, shortage of agro-based employment and other day laboring come before cutting crops. In such period the buying capacity of ultra-poor community is remain down. The target peoples were identified through baseline survey and that includes poor, ultra-poor, marginal families. The families are isolated through door to door survey as target people of the project. PRIME-SONGJOG project has made a plan to assist them as per need.



What happens during MONGA

- Advance labor sells for to afford 3 times meal per day.
- Take loans from money lenders with high interest rate.
- Marginal and small farmers sell their land for buying food.
- Poor people are bound to sell their domestic animals, birds and even household level utensils.
- Advance selling the crops of their own land.
- Poor people are bound to go in urban area or other area of the country for searching jobs/works. In this period members of the families remain hungry.

Objectives

1. To enhance the socio-economic status of MONGA affected families.
2. To release the poor and ultra-poor people from ironic band of MONGA.
3. To decrease socio-economical displacement (move to urban area) for want of work.
4. To create local employment during famine period.

Target people

The poor and ultra-poor HHs who are unemployed before cutting crops and don't have any employment for 4 month in a year. The buying capacity is seriously down in November-December and May-June. The people are mostly about to move to another places for employment or searching food for family members. The people have no cultivable land and having land up to 15 decimal and the monthly family income is 4000 Tk. or less. Divorcee, destitute and women headed families.

Working Area

District : Patuakhali and Barguna.
Upazila : Kalapara, Galachipa and Dashmina of Patuakhali.
Amtali and Taltoli of Barguna.

No of pouroshova and union	: 20
No of village	: 271
No of branches	: 13

Manpower

Project Coordinator	: 01
IGA Officer	: 02 (Agriculture and Livestock)
MIS Officer	: 01
Manager	: 13
Accountant	: 13
Polli Paramedic	: 5
PA Technical	: 16
Field Officer	: 54
CHP	: 30
Total	: 135

Main activities of PRIME-SONGJOG Project

1. Group formation with accumulated members.
2. Technical assistance for agriculture and livestock development.
3. Primary health and reproductive health services.
4. Skill development training for different IGAs.
5. Credit support with low rate of interest.
6. Employment creation with daily wage during crisis period.

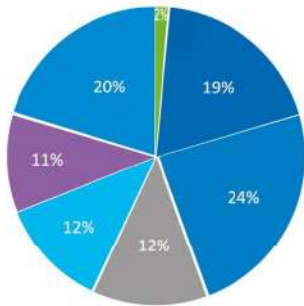
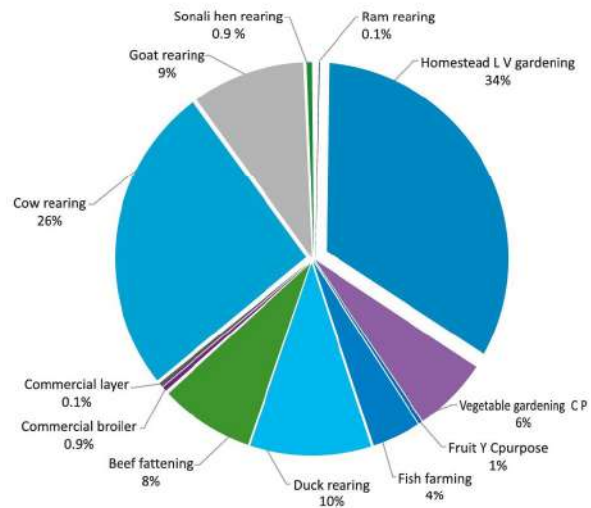
Success of PRIME-SONGJOG Project

Member enrollment by FGD	: 16866
Female	: 16866
Male	: 0
Group formation	: 803
Each group contains	: 20-30 members



Technical assistance provided through 13 branches

Homestead level vegetable gardening	: 1707
Vegetable gardening for commercial purpose	: 317
Fruit yielding for commercial purpose	: 21
Fish farming	: 205
Duck rearing	: 499
Beef fattening	: 398
Commercial broiler	: 260
Commercial layer	: 36
Cow rearing	: 1296
Goat rearing	: 476
Sonali hen rearing	: 298
Ram rearing	: 07



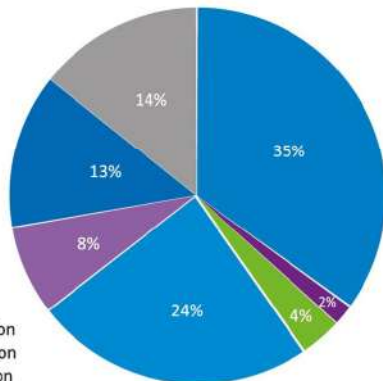
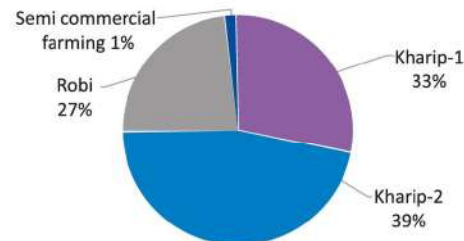
Legend for Vaccination: FMD (Green), PPR (Blue), RDV (Purple), BCRDV (Grey), Duck plaque (Orange), Anthrax (Red), De worming tablets (Yellow)

Vaccination in livestock sector through 13 branches

FMD	: 1863
PPR	: 23838
RDV	: 30214
BCRDV	: 15507
Duck plaque	: 14977
Anthrax	: 13450
De worming tablets	: 25494

Seed distribution through 13 branches

Kharip-1 (Person)	: 21760
Kharip-2 (Person)	: 25790
Robi (Person)	: 18095
Semi commercial farming	: 824



Legend for Demonstration farms: Goat distribution (Blue), Duck distribution (Purple), Ram distribution (Light Blue), Financial assistance to Model farming in homestead level (Grey), Bashok leaf plantation (Green), Beef fattening (Dark Blue), Cow rearing (Light Green)

Demonstration farms

Goat distribution (2 to each)	: 484
Duck distribution	: 23
Ram distribution (2 to each)	: 51
Financial assistance to Model farming in homestead level	: 333
Bashok leaf plantation	: 107
Beef fattening	: 187
Cow rearing	: 196



Model Farms: Farms were formed with special attention and with good inputs as though members or other people can follow. Some beneficiaries were trained for model farming. The information of model farms is as follows:

Vegetable gardening in HHs level	: 248
Commercial vegetable gardening	: 75
Mono sex Tilapia fish farming	: 114
Duck rearing	: 279
Beef fattening	: 71
Commercial broiler	: 29
Commercial layer	: 25
Cow rearing	: 717

Health Services: PRIME-SONGJOG has been providing health services to the community as well as its beneficiaries in order to assisting government health services for primary health services and reproductive health

promotion. 5 polli paramedics and 30 CHPs (Community Health Promoters) are working for providing health services. Actually they provide primary health treatment with counseling and some medicine free of cost. The problems are not possible to solve by them they refer to government health centers and health complex are located respectively of union and upazila level. Project health staffs operate satellite clinics in community level. Each satellite clinic held once in a month.

Primary health services model was introduced by PKSF with consultation services of PHD (Partners in Health Development). It includes providing health services to the women and children of ultra-poor and poor households, counseling for nutrition, sanitation, safe drinking water, immunization and awareness development.

Health services provided at a glance as of June 2016

Sl. No.	Subject	Number
1	Session of Primary Health Care	21466
2	Participants in Primary Health Care session	171738
3	Number of Satellite Clinics	1624
4	No. of patients in Satellite Clinics	46516
5	No. of referral patients	1155
6	Health Camps	116
7	No. of patients in health camp	8700
8	Special health camp	03
9	No. of patients in special health camp	370
10	No. of eye camp	05
11	No. patients in eye camp	1890
12	Cataract operation	270
13	Service to pregnant mother	2059
14	Services to lactating mother	972
15	Services to new born child	886
16	Institutional delivery	117
17	Child delivery by TBA	793
18	No. of sachet for PUSTI KONA	30226
19	Malnutrition assessment	2613
20	Diabetes determination	36
21	Pregnancy determination	146



Skill development training: Training provided to the beneficiaries for skill development that are experienced earlier and habituated with respective IGA. This training was provided in to three sectors like agriculture, livestock and off-farm activities. These are as follows:



No. of Branches	Agriculture		Livestock		Off-firm		Total
	Batch	Person	Batch	Person	Batch	Person	
13	76	1952	135	3375	22	550	5877



Credit Activities in PRIME-SONGJOG Project: All beneficiaries of this project are ultra-poor and poor classed. They need low interest bearing credit for the enhancement of their respective IGA. The information of loan is as follows:

No. of Branch	Members	Borrower	Micro-credit with low interest rate								Total savings	
			Loan disbursement	One time loan outstanding		Monthly loan outstanding		Weekly loan outstanding		Total outstanding		Recovery rate
				Person	Taka	Person	Taka	Person	Taka			
13	16827	8221	91965000	1553	260988	3419	5745782	9729	18695918	24705688	99.79%	11237718

Training provided for Skill Development

No. of Branches	Mobile servicing		Motorcycle mechanic		Now working	No of families	Beneficiaries
	Batch	Person	Batch	Person			
13	1	13	1	15	29	30	154



Projects Implemented at a Glance

S.N.	Name of the projects	Duration	Area covered	Donor	Budget (Tk. in lac)
1	Adaptation with Alternative Livelihood Opportunity (AALO)	Jan 2014 to Dec 2016	Noltona, M. Baliatoli and Dhalua union of Barguna sadar upazila of Barguna district.	BCCRF/PKSF	206.76
2	Disability Inclusive Disaster Risk Reduction (DiDRR)	Jan 2014 to Dec 2016	Nilgonj and Baliatoli union of Kalapar upazila of Patuakhali district.	MALTESER INTERNATIONAL	13.94
3	SHAMRIDHI (One Union One PO)	July 2010 to on going	Patharghata Union of Barguna district	PKSF	Unlimited
4	PRIME(Programd Initiative of Monga Eradication)	January 2011 to June 2016	Galachipa and Kalapara Upazila of Patukhali district	DFID/PKSF	708.60
5	CMDRR (Community Managed Disaster Risk Reduction)	Nov 2011 to March 2013	10 villages of Taltoli Upazila, Barguna	ACF(Action Contra La Faim)	22. 33
6	SRSPDS(Sustainable Rice Seed Production and Delivery System under CSISA)	December 2011 to March 2013	Barguna, Patuakhali and Pirojpur district.	IRRI/USAID	28.00
7	PHRPBD(Promotion of Human Rights of Persons with Disabilities in Bangladesh)	May 2012 to December 2012	Kalapara Upazila, Patuakhali.	CDD/CBM	4.61
8	Non-formal Education and Skill Development of Drop-out Children(NESDEC)	September 2011 to August 2012	Kalapara Upazila of Patuakhali district	HSBC(Hongkong Shanghai Banking Corporation Ltd)	17.00
9	Vulnerable Group Development(VGD)	May 2010 to April 2012	Galachipa Upazila of Patuakhali district	DWA(Department of Women Affairs)	11.46
10	Enhancing Resilience	December 2010 to November 2011	Patharghata Upazila of Barguna district	WFP (World Food Program)	38.12
11	Early Recovery Program of SIDR affected Population in Barguna district-Food Security	1 March 2009 to 28 Feb 2010	2 unions of Barguna sadar and 1 union of Amtali Upazila of Barugna district.	ACF	80.29
12	Demonstrated Evidence that disaster risks to livestock can be reduced through proper care practices through the position of Goats	18 July 2010 to 31 May 2011	2 unions of Barguna and 1 union of Patuakhali district.	ACF	59.36
13	Killa Construction	Nov 10-April 11	2 unions of Barguna and 1 union of Patuakhali district.	ACF	31.15
14	Hygiene Sanitation and Water Supply(HYSWA)	October 2008 to Sep 2-11	Barisal, Jhalokathi and Pirojpur district	Danish Embassy	2800.00
15	Vulnerable Group Development(VGD)	1 Nov 2007 to 30 Jan 2011	All Upazila of Barguna district	WFP(World Food Program)	27.60



S.N.	Name of the projects	Duration	Area covered	Donor	Budget (Tk. in lac)
16	Housing Response to SIDR affected Population in Barguna district.	1 March 09 to 31 Dec 09	Do	ACF	16.61
17	GoB-Danida Water Supply and Sanitation Project	March-December 2008	Patharghata Pouroshova	DANIDA	12.65
18	Primary Initiatives for Monga Eradication (PRIME-2)-CFW	March-May 2008	Amtali, Barguna, Bamna Upazila of Barguna and Kanthalia Upazila of Jhalokathi district	PKSF	365.26
19	Cash for Work Decreasing Vulnerability	March-December 2008	Barguna and Patharghata Upazila of Barguna district	Save the Children Alliance	236.45
20	House Distribution	Feb-April 2008	Bamna Upazila of Barguna	HSBC-Bank	3.50
21	ISRA on WASH	Dec 07- June 2008	Patharghata Upazila of Barguna district	NGO Forum	57.20
22	Emergency Relief and Rehabilitation Program	Nov 07- February 2009	All Upazila of Barguna district	Concern World Wide Bangladesh	1364.14
23	Relief Distribution after SIDR	Nov-Dec 2007	Affected area of Barguna	NGO Forum	2.93
24		Do	Do	HSBC	7.79
25	Do	Do	Do	USCC-B	2.45
26	Do	Do	Do	Shapla Neer	3.00
27	Disaster Risk Reduction	Sept 06-Oct 09	Patharghata Upazila of Barguna district	Concern WW	14.48
28	Functional Education	April-Dec 06	Burirchar Union Barguna sadar	CODEC	0.42
29	Stop Violence Against Women	Jan-Dec 2006	Bamna Upazila of Barguna	AAB	0.19
30	Scope of Justice and good governance	Jan-Nov 2006	Patharghata	MLAA	4.43



S.N.	Name of the projects	Duration	Area covered	Donor	Budget (Tk. in lac)
31	Smallholder Support Project (SHSP)	July 04-Dec 05	Bamna Upazila of Barguna	IDB/DAE	22.49
32	Smallholder Livestock Project-2	June 03- Sep 06	Bamna and Patharghata Upazila of Barguna district.	DANIDA	203.79
33	DPHE-Danida Urban WSSC	July 02- Dec 05	Bamna and Patharghata Upazila of Barguna district.	DANIDA	30.65
34	Sundarban Biodiversity Conservation Project (SBCP)	Nov 01-Sep 03	3 Unions of Barguna district	ADB/DoF	25.45
35	Extensive Arbitration Project	July 01- June 03	Patharghata Upazila of Barguna	MLAA	6.18
36	DPHE-Danida Urban WSSC	Aug 2000-Feb 06	Barguna, Bamna and Patharghata Upazila of Barguna district	DANIDA	134.05
37	DPHE-Danida Water Supply and Sanitation Project	Dec 99- June 2000	Bamna and Patharghata Upazila of Barguna district.	DANIDA	1.97
38	Routine Maintenance Project	July-Nov 1999	Mothbaria Upazila of Perojpur district	WFP/BWDB	1.22
39	Adolescents Development Project	Jan 99- Dec 2000	Barguna sadar Upazila	USCC-B	3.96
40	Subsidy to the latrine buyer	July- Dec 1998	Barguna and Patharghata Upazila	UNICEF	2.20
41	100% Sanitation Achievement through PRA	March 98-Aug 2000	Barguna sadar	NGO Forum	2.10
42	Integrated Village Development Project	July 98- June 2000	Barguna sadar	Anderi Hilfi	31.45
43	Safe Water Plant Project	July 97- Dec 99	Patharghata Upazila Barguna	NGO Forum	8.96
44	Coastal Rural Women Development Project	April 97- March 98	Barguna sadar	APHD	8.21
45	Adolescents Development Project(ADP)	Feb 96- Dec 98	Patharghata Upazila Barguna	USCC-B	11.55



S.N.	Name of the projects	Duration	Area covered	Donor	Budget (Tk. in lac)
46	Government Primary School Attractiveness Project	July 95- June 97	Patharghata Upazila Barguna	Mass Education	6.72
47	Coastal Green Belt Project	May 95- June 2000	Patharghata, Bamna and Barguna sadar Upazila	DoF	2.13
48	Non-formal Primary Education(NFPE)	March 93- Dec 05	Mothbaria Upazila of Perojpur district	CAMPE	28.24
49	100 % Sanitation Coverage	Jan 93- Dec 94	Patharghata and Bamna Upazila of Barguna	NGO Forum	29.24
50	Coastal Integrated Development Program	May 91- Dec 96	Patharghata Upazila.	USCC-B	30.71
51	Patharghata Community Development Project	May 90- April 91	Do	Do	7.77
52	Patharghata Treatment Program	March 88- April 90	Do	Do	0.20
53	Village Development Center (VSC)	March 1992 to ongoing	Charduani, Pathorghata	NGO Fourm	0.55
54	Village Development Center (VSC)	Sep. 1993 to ongoing	Kanthaltoli, Pathorghata	NGO Fourm	0.55
55	Social Forestry	July 1994 to ongoing	Pathorghata, Bamna and Barguna sadar upazila	WFP/DoF	46.98
56	Coastal Belt Poor Women Development	April 1997 to March 1998	Barguna sadar, Barguna	APHD	8.21
57	Subsidy to latrine buyers	July-Dec 1998	Barguna and Pathorghata upazila, Barguna	UNICEF	2.20
58	Livelihood Rehabilitation for the Flood Affected Households	July 2000	Badarkhali union, Barguna	DFID	2.50
59	Adolescents Development Project	Jan 99- Dec 2000	Amtali Upazila, Barguna	USCC-B	15.88
60	Economic Development Project(EDP)	July 2003 to ongoing	Golachipa Upazila, Patuakhali	CODEC	419.90



S.N.	Name of the projects	Duration	Area covered	Donor	Budget (Tk. in lac)
61	Community Based Aquaculture Management	Oct 2003 to Sep 2006	Barguna sadar and Amtali upazila, Barguna	DANIDA	13.90
62	Village Sanitation Center (VSC)	Jan 2004 to ongoing	Fuljhuri union, Barguna sadar	NGO Forum	0.58
63	Adolescents Innovation Opportunity Project (AIOP)	May 2005 to June 2009	Amtali upazila, Barguna	USCC-B	7.27
64	Life Skill Education for Adolescents Development (LEAD)	July 2006 to March 2008	Taltoli upazila, Barguna	USCC-B	3.10
65	Activities for Child Protection	July 2006 to June 2008	Barguna sadar, Barguna	BSAF	1.72
66	Monitoring and Policy Advocacy on Livelihood of the Fishing Community	Jan 2007 to December 2008	Pirojpur district	COFCON	1.80



CHAPTER-6

MICROFINANCE



- Details of Microfinance.
- Information of Branch Offices.



Details of Microfinance

Microfinance is the core program of SANGRAM of which main activity is group formation, savings accumulations and providing credit to the beneficiaries those who are involved with different IGAs. SANGRAM has been working with this activity from 1989 forming groups with the association of socially deprived, back footed, distressed, illiterate men and women. The objective of the program is to improve socio-economic conditions, status of Income

Generating Activities (IGAs) of the concerned peoples. The groups are involved in credit program that comprised of 25-30 members and male -female is in separate groups headed by two group leaders with the designation of President and Secretary. The groups are popularly termed as Samity.

Present Activities in terms of Samity formation

Branch	District	Upazila	Union	Village	Samity	Members	Beneficiaries
43	6	22	156	1315	2769	47767	239834

Manpower of Credit Program

Coordinator		Area Manager		Manager		Supervisor		Accountants		Field Officer		Support staff		Total	
F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
02	17	0	06	02	41	0	0	3	35	32	120	05	14	44	233

Member's Information

S.N.	Component	Year of commencement	Years						
			2011	2012	2013	2014	2015	2016	2017
01	Rural Micro- credit	1985	24156	19747	15598	9386	0	0	-
02	Urban Micro- credit	2003	3116	2534	2145	1470	0	0	-
03	Small Entrepreneur	2004	2455	2112	1741	1119	0	0	-
04	Ultra poor loan	2005	7396	15219	18557	13280	0	0	-
05	Seasonal loan	2005	1063	897	391	402	0	0	-
06	Agriculture loan	2007	47	321	218	394	0	0	-
07	RESCUE	2008	436	40	36	32	0	761	-
08	IFRAP Loan	2008	0	0	0	0	0	9	-
09	IGA Loan	2012	0	371	757	650	821	985	1586
10	Livelihood development	-	0	0	0	0	0	118	-
11	Assets creation loan	2013	0	0	900	872	562	536	-
12	SHAHOSH-2	-	0	0	0	0	0	423	-
13	Jagoron	-	0	0	0	4376	19720	19662	27894
14	Agrashor	-	0	0	0	388	1645	1428	2742
15	Buniad	-	0	0	0	13371	25320	17263	14351
16	Shufolon	-	0	0	0	144	1672	1650	1194
17	LRP Loan	-	0	0	0	0	0	962	-
18	SHAHOSH	-	0	0	0	0	0	821	-
Total			38669	41241	40343	45884	49740	44618	47767



Group formation, Members enrollment and Savings accumulations

Component	Group formation			Members enrollment			Savings accumulations	Savings balance		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
Jagoron	302	1141	1443	4444	18062	22506	405414360	20981761	70168191	91149952
Agrashor	131	68	199	2142	398	2540	104771832	23222232	3741726	26963958
Buniad	2	905	907	4	11245	11249	104962413	174	30146189	30146363
Sufolon	47	77	124	587	507	1094	40107777	993056	929006	1922062
IGA Loan	21	75	96	296	1090	1386	19009221	2923180	6706651	9629831
Special Savings	0	0	0	1618	7374	8992	60047853	13049141	28605085	41654226
	503	2266	2769	9091	38676	47767	734313456	61169544	140296848	201466392

Uses of savings money

Cumulative accumulation	Interest provided to members	Refunded to the members	Present balance	Uses of savings			
				FDR	Investment in credit	Cash at Bank	Total
734313456	106059485	426787579	201466392	3500000	188100498	9865894	201466392

General information of credit

S. N.	Credit components	Branch involved	Credit disbursement	Duration	Grace Period	No of Weeks	Service Charge	Outstanding	Recovery rate
1	Jagoron	43	3187392500	1 Year	14 Days	46	13.20%	336604893	98%
2	Agrashor	29	1265290000	1 Year	14 Days	46	13.20%	145170289	97%
3	Buniad	43	594588300	1 Year	14 Days	46	10%	73552126	98%
4	Shufolon	23	569747500	6 Month	5 Month	One time	10%	44311465	99%
5	LRP Loan	19	24187200	1 Year	1 Month	46	4%	1119016	97%
6	SHAHOSH	23	40000000	3 Year	6 Month	One time	0%	2120411	98%
7	RESCUE	23	201327000	3 Year	6 Month	One time	4%	6059819	97%
8	IFRAP Loan	1	5000000	1 Year	1 Month	12 Month	4%	12782	98%
9	IGA Loan	3	134296000	1 Year	14 Days	46	13.20%	32837567	97%
10	Livelihood development	3	3368000	1 Year	1 Month	12 Month	4%	357349	98%
11	Assets creation loan	40	33221834	2 Year	1 Month	24 Month	8%	5752668	97%
12	SHAHOSH-2	13	18852000	1 Year	1 Month	12 Month	4%	72235	98%
	Total	43	6077270334	-	-	-	-	647970620	-



Year wise credit utilization

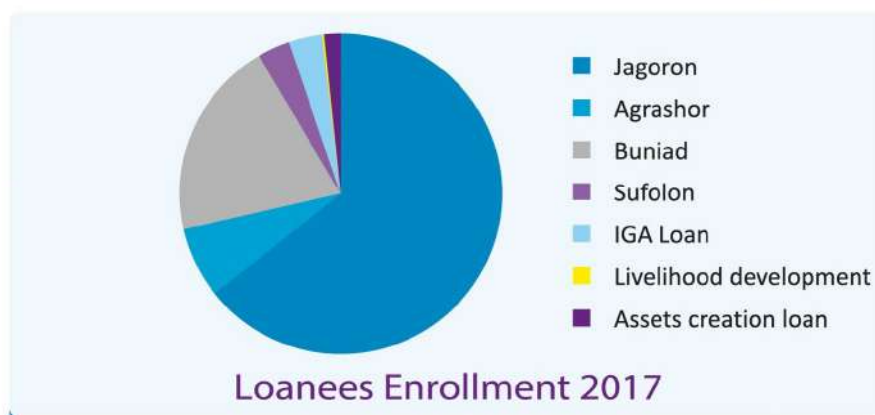
Year wise Disbursement Flow

S. N.	Credit components	Year of start	Years						
			2011	2012	2013	2014	2015	2016	2017
1	Jagoron	1985	77556000	49430000	104695000	65572000	80072000	305782152	327954000
2	Agrashor	2003	14776000	8450000	19487000	11448000	15480000	81008000	140905000
3	Buniad	2004	64892000	35080000	71050000	36655000	45055000	92385500	73184000
4	Shufolon	2005	12266000	12530000	40609000	30909000	55000000	72642000	22177000
5	LRP Loan	2005	26765000	24160000	28692000	19384000	-	-	0
6	SHAHOSH	2008	4695000	-	1110000	-	-	-	0
7	RESCUE	2008	-	-	-	-	-	-	0
8	IFRAP Loan	2012	-	-	-	-	-	-	0
9	IGA Loan	2011	5040000	-	-	-	-	20919000	26558000
10	Livelihood development	2011	-	-	-	-	-	1905000	495000
11	Assets creation loan	2012	-	5000000	4558000	2911000	5680000	2540620	4664000
12	SHAHOSH-2	2012	-	7000000	7544000	6992000	5000000	1058000	0



Year wise savings accumulation

S. N.	Credit components	Year of start	Years						
			2011	2012	2013	2014	2015	2016	2017
1	Jagoron	1985	36243077	37233075	11509374	13764442	28512004	47925606	35737237
2	Agrashor	2003	7324389	7526380	2242543	2489094	12461987	11592842	11296691
3	Buniad	2004	19855093	19905094	4144491	5952742	25230219	21370243	11066073
4	Sufolon	2005	2508751	2707758	6533207	8792241	11235443	3849599	93506
5	LRP Loan	2005	1907463	1927460	2330173	636472	-	-	0
6	SHAHOSH	2007	164290	166280	111000	113478	-	-	0
7	RESCUE	2008	1741405	2225400	16	5150	-	2099	0
8	IFRAP Loan	2012	-	1754676	2084583	2363344	-	-	0
9	IGA Loan	2014	-	-	-	11331179	6416839	4183077	3069710
10	Livelihood development	2014	-	-	-	4390662	-	-	0
11	Assets creation loan	2014	-	-	-	8562807	-	-	0
12	SHAHOSH-2	2014	-	-	-	589500	-	-	0
13	Special Savings	2016	-	-	-	-	-	46010078	8727045



Year wise Loanees enrollment:

S. N.	Credit components	Year of start	Years						
			2011	2012	2013	2014	2015	2016	2017
1	Jagoron	1985	16963	14165	10548	7027	15720	15755	21551
2	Agrashor	2003	2084	1717	1407	1071	1230	1213	2376
3	Buniad	2004	2102	1665	1361	943	8230	7022	6731
4	Shufolon	2005	3386	4687	6791	4854	4543	1615	1087
5	LRP Loan	2005	902	823	357	390	750	762	634
6	SHAHOSH	2005	2717	216	203	148	820	821	609
7	RESCUE	2007	2618	1450	1222	935	810	761	534
8	IFRAP Loan	2007	2675	2008	1538	1107	6	9	6
9	IGA Loan	2008	2241	2123	1542	1136	1250	537	1132
10	Livelihood development	2011	132	25	19	10	75	118	68
11	Assets creation loan	2012	0	2045	1455	948	950	536	553
12	SHAHOSH-2	2012	0	345	328	237	1150	423	156
Total			35820	31269	26771	18806	35534	29572	37454



Year wise loan outstanding

S. N.	Credit components	Year of start	Years						
			2011	2012	2013	2014	2015	2016	2017
1	Jagoron	1985	109758992	91823480	73095747	35813072	141314782	188363693	336604893
2	Agrashor	2003	22711302	19093520	15308115	8500583	53470024	58271493	145170289
3	Buniad	2004	92968984	69592500	53778142	28245119	50647757	48193959	73552126
4	Shufolon	2005	12555407	19524300	25837212	12293373	35085612	44293089	44311465
5	LRP Loan	2005	23632297	36588400	8499677	8258718	1350419	1318011	1119016
6	SHAHOSH	2005	7047774	1341457	2366970	1052217	2850606	2928829	2120411
7	RESCUE	2007	9576534	2283810	2068411	1608470	10000520	9156515	6059819
8	IFRAP Loan	2007	45588978	7215076	5696152	4132325	13520	14657	12782
9	IGA Loan	2008	6959570	30644500	21180618	15050345	9092821	13946996	32837567
10	Livelihood development	2011	141412	45040	34477	22035	816936	1568593	357349
11	Assets creation loan	2012	-	5205800	2660234	1079882	3985469	4383801	5752668
12	SHAHOSH-2	2012	-	6550316	3260165	2476921	1056842	447468	72235
Total			371070830	289908199	213785920	118533060	309685308	372887104	647970620



Branch Office information (Contact Person-Branch Manager)

S. N.	Brach name	District	Upazila	Address	Mobile No	Email Address
1	Patharghata	Barguna	Patharghata	Hospital road Patharghata, Barguna	01709-953721	sangrampatharghata@yahoo.com
2	Kakchira			Kakchira Bazar Patharghata	01709-953726	kakchirasangram@yahoo.com
3	Kanthaltoli			Kanthaltoli Bazar Patharghata, Barguna	01709-953748	sangramkathaltoli@yahoo.com
4	Hatimpur			Chowdhury Bari Hatimpur, Patharghata Barguna	01709-953749	hatimpursangram@yahoo.com
5	Haritana			Koralia Bazar Patharghata, Barguna	01709-953755	haritana.sangram@yahoo.com
6	Barguna sadar		Barguna sadar	Shahid Smriti Sarak Barguna sadar, Barguna	01709-953723	sangrambarguna@yahoo.com
7	Kadamtola			Kadamtola Bazar Aila Patakata, Barguna	01709-953741	kadomtala.sangram@yahoo.com
8	Fuljhuri			Goruichanna Bazar Barguna	01709-953742	fuljhurisangram@yahoo.com
9	Parirkhal			Alysshar Mor Parirkhal, Barguna	01709-953724	parirkhal.sangram@yahoo.com
10	Noltona			Gonokobor, Noltona Barguna	01709-953747	sangramnoltona@yahoo.com
11	Amtali		Amtali	In front of Fire Service Amtali, Barguna	01709-953725	sangramamtali@yahoo.com
12	Gajipur			Gajipur Bazar, Amtali Barguna	01709-953736	gazipur.sangram@gmail.com
13	Tarikata			Tarikata Bazar, Amtali Barguna	01709-953752	tarikata.sangram@yahoo.com
14	Bamna		Bamna	College Road, Bamna, Barguna	01709-953722	sangrambamna@gmail.com
15	Dowatola			BDR Market, Dowatola, Bamna, Barguna	01709-953727	sangram.douatola@gmail.com
16	Betagi		Betagi	College Road, Betagi, Barguna	01709-953737	sangrambetagi@gmail.com
17	Khalishakhali			Chandokhali Bazar, Betagi, Barguna	01709-953729	khalishakhali.sangram@yahoo.com
18	Taltali		Betagi	Taltali Bazar, Taltali, Barguna	01709-953730	taltolisangram@yahoo.com
19	Koroibaria			Koroibaria Bazar	01709-953740	karaibaria.sangram@yahoo.com
20	Loupara			Loupara Bazar, Taltali, Barguna	01709-953744	lawpara.sangram@yahoo.com
21	Sotobogi			Sotobogi Bazar, Taltali, Barguna	01709-953759	chotobogi.sangram@yahoo.com



S. N.	Brach name	District	Upazila	Address	Mobile No	Email Address
22	Patuakhali Sadar	Patuakhali	Patuakhali Sadar	Mridha Bari Sarak, Patuakhali	01709-953733	sangrampatuakhali@yahoo.com
23	Galachipa		Galachipa	Galachipa Chowrasta, Galachipa, Patuakhali	01709-953732	galachipa.sangram@yahoo.com
24	Chiknikandi			Chiknikandi Bazar, Galachipa, Patuakhali	01709-953750	cheknikandi.sangram@yahoo.com
25	Kantakhali			Kantakhali Bazar, Galachipa, Patuakhali	01709-953751	katakhali.sangram@yahoo.com
26	Dashmina		Dashmina	Girls School Road, Dashmina, Galachipa	01709-953739	dasmina.sangram@yahoo.com
27	Gosani Bazar			Gosani Bazar, Dashmina, Patuakhali	01709-953762	gachanibazer.sangram@yahoo.com
28	Borogopaldi			Borogopaldi Bazar, Dashmina, Patuakhali	01709-953763	barogopaldi.sangram@yahoo.com
29	Kalapara		Kalapara	Chorrasta Mor, Kalapara, Patuakhali	01709-953746	kalapara.sangram@yahoo.com
30	Kuakata			Mohipur Bazar, Kalapara, Patuakhali	01709-953756	sangramkuakata@gmail.com
31	Shubidkhali		Mirzagonj	College Road, Shubidkhali, Mizagonj, Patuakhali	01709-953738	sangramsubidkhali@yahoo.com
32	Baufal		Baufal	Hajibari Sarak, Ward No-7, Baufal Pouroshova, Baufal, Patuakhali,	01709-953754	sangrambaufal@gmail.com
33	Charfasion	Bhola	Charfasion	Cinema Hall Road, Charfasion Bazar, Charfasion, Bhola	01709-953735	charfasion.sangram@yahoo.com
34	Borhanuddin		Borhanuddin	Bekarir Mor, Borhanuddin Bazar, Borhanuddin, Bhola	01709-953743	borhanuddin.sangram@yahoo.com
35	Bhola Sadar		Bhola Sadar	Kalibari Sarak, Bhola Sadar, Bhola	01709-953745	sangram.bholasadar@yahoo.com
36	Mothbaria	Pirojpur	Mothbaria	Mothbaria Bazar, Mothbaria, Perojpur	01709-953731	mathbaria.sangram@yahoo.com
37	Shafa Bazar			College Road, Shafa Bazar, Mothbaria, Pirojpur	01709-953761	sangramshafa@gmail.com
38	Pirojpur		Pirojpur Sadar	Shahi Bhaban, CI Para, Pirojpur	01709-953760	sangrampirojpurador@gmail.com
39	Bhandaria		Bhandaria	Upazila Sarak, Bhandaria, Pirojpur	01709-953753	sangrambhandaria@gmail.com
40	Kanthalia	Jhalokathi	Kanthalia	West Aura, Kanthalia Bazar, Kanthalia, Jhalokathi	01709-953728	sangramkanthalia@gmail.com
41	Jhalokathi Sadar		Jhalokathi Sadar	Junayed Villa, Krisna Kathi, Jhalokathi	01709-953758	sangramjhalokathi@gmail.com
42	Padrishibpur	Barisal	Bakergonj	Padrishibpur Bazar, Padrishibpur	01709-953734	sangrampadrishibpur@yahoo.com
43	Barisal Sadar		Barisal Sadar	Ahmed Molla Sarak, Rupatali	01709-953757	sangrambarisalsador@gmail.com

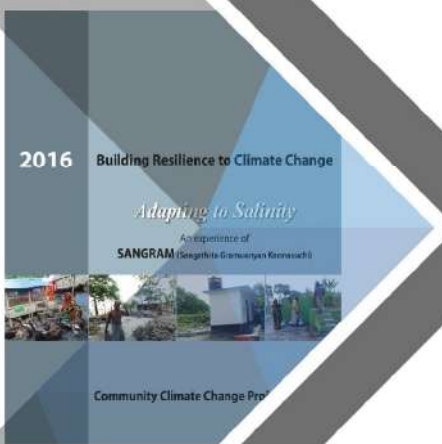


CHAPTER-7

OTHERS



Annual Report
2016



- Publications
- Success Stories.
- Citizen Charter
- Audit Report 2016-2017.



The publications cell of SANGRAM is committed to disseminate the work and activities of the organization to wider range of audience. The cell ensures the visibility and impact of SANGRAM programs and projects through its various publications which are circulated to government, development agencies and partner organizations.

Over the last few years the volume and impact of SANGRAM publication are steadily increasing and SANGRAM has diversified its activities and undertaken new projects and programs in line with its vision and mission.

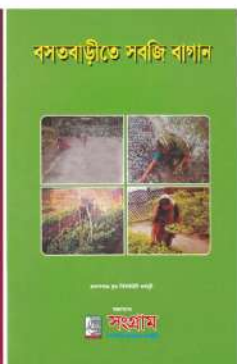
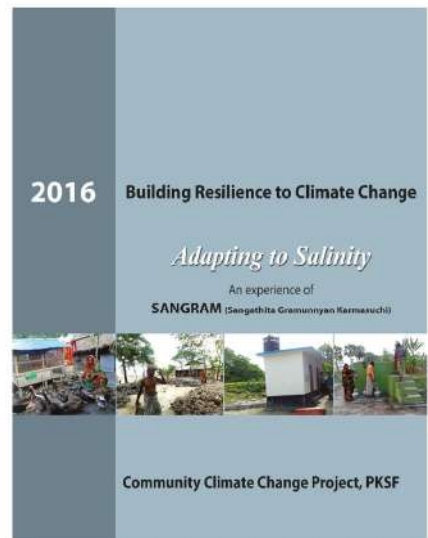
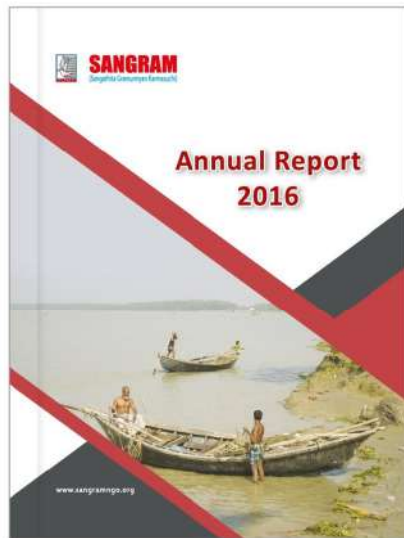
The publication cell publishes Newsletter named SANGRAM BARTA regularly and also

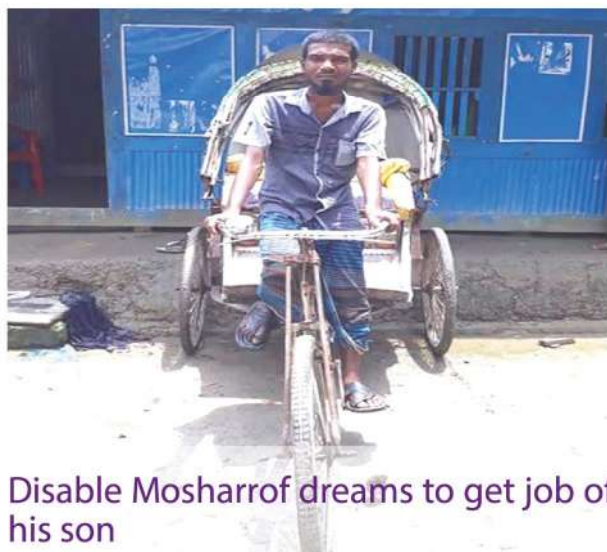
publishes the Annual Report which reflects the yearly progress of SANGRAM activities.

Apart from this, the cell also assists in the publication of different reports, monographs on special issues, Souvenirs, performance-based documentations etc.

The publication cell regularly offers editorial assistance to publish booklets, flip-charts and brochures of various departments. The cell assists to prepare documentation when necessary, of the SANGRAM program and projects with graphics and relevant photographs.

Few Selected Publications are shown here:





Disable Mosharrof dreams to get job of his son

Md Mosharrof S/O Mr. Abdur Rahaman Fakir and Ms. Taslima Begum born in 10/6/1977 at Hatimpur village of Pathorghata upazila under Barguna district. The family of Abdur Rahaman Fakir consists of 5 members of which 2 daughters and 1 son. Mosharrof is the second child of his parents and he is suffering from congenital physical disability. Disable Mosharrof has grown up day by day. Mosharrof could not continue with his study due to poverty and disability. So, Mosharrof started floating business with his father from his boyhood. Consuming members of the family have been increased and it was hard to manage family expenditure for Abdur Rahaman with his floating business. Physically disable Mosharrof started rickshaw pulling in order to help his father for family well being. After passing a few days Mosharrof got marry and within a short period of time Mosharrof became a father of two children. Owing to increase family

members of Mosharrof he was isolated with his family from his father Abdur Rahaman Fakir. More days of famine started again. Confronting family shortage his wife started to work in others houses as housemaid. The days of Mosharrof with famine were passing in such way. A courtyard meeting was conducted in the house of Rashid Mia of Hatempur village by Aleya Begum, a health staff of ENRICH Project. Mosharrof was present in that meeting and raised his curiosity for special saving hearing the benefits of the activity. He opened a savings account at Sonali Bank Ltd. Pathorghata Branch. He deposits 800/- Tk. per month in this account. During two years this amount was raised up to 19200/- Tk. and he received grant 19200/- Tk. Total money raised up to 38400/- Tk. This money opens his shining possibility of livelihood. He added 40000/- Tk. taking loan from Sangram Hatimpur Branch. Then he took lease 1 Acre land for irrigation by 75000/- Tk. He was engaged in rickshaw pulling with paddy cultivation. First year he produced 1200 Kgs paddy and he sold it by 27000/- Tk. He repaid the loaned money 16600/-Tk and deposited 10000/- in his Bank Account. This year he profits 8000/- Tk. from Mug dal cultivation. Livelihood of Mosharrof has been being developing in such way. Now Mosharrof can afford his family expenditure from the production of land and expenditure of education of his children from rickshaw pulling. His family is now well to do than before. At present his son is in class XII and the daughter is in class VII. Disable Mosharrof is now dreaming to get a job for his son.

Bamboo made handicrafts in RANKHAIN Families

17% of total population in Bangladesh is ultra-poor. Employment creation can play a good role in terms of developing livelihood of such gigantic number of people. Involvement of ultra-poor people with training can be a positive

indicator for self-employment. Aiming to address this indicator, training provided to 25 ultra-poor members through UPP-Ujjibito Project on bamboo made handicrafts at KABIRAJ PARA village of Taltoli upazila. Out of these 25 members, 18 are from the tribal community named RANKHAIN. This training program was held at KABIRAJ PARA cyclone



shelter with the presence of NGO and community leaders.



This training program was held with financial and technical assistance of European Union (EU) and Palli Karma-Sahayak Foundation (PKSF). The aim of this training was to enhance the socioeconomic status of ultra-poor RANKHAIN families and female headed families for the sake of developing their lives and livelihood. The output of this training is,

participants will make a positive change in their life and livelihood using the knowledge achieved from this platform of training through engaging themselves with adaptive income generating activities that will accelerate a positive impact on their family lives.

About 50 families of this poverty sick area of RANKHAIN community lead their lives and livelihoods producing these bamboos made handicrafts and selling in local markets. Both male and female of RANKHAIN community are equally and collectively engaged with this profession that makes their family well to do. There is an intensive communication between bamboo-cane produced materials and RANKHAIN community. The people of RANKHAIN community are early riser. They are engaged with their bamboo and cane produced handicrafts activities from very early of every morning. They have find out the way of income sitting in the houses with low capital.

Duck rearing farm has changed the lifestyle of Lyli Begum

SANGRAM (Sangathita Gramunyan Karmasuchi) NGO started climate adapted activities through the sub-project AALO under CCCP-PKSF on 1/2/2014. AALO included Nishanbaria village of Noltona union from the beginning. Lyli Begum is a veteran member of Nishanbaria Climate Change Adaptation Group-1. 90% households of Nishanbaria village depend daily labor and capture fishing. Climate induced environmental situation has increased the vulnerability of these families. The family of Lyli Begum of the Kalam member home is not the exceptional of these vulnerable families. The home of Kalam Member contains 4 households. Frequent water surged inundations have decreased their coping capacity against climate induced disasters. Plinth raising of cluster households at Kalam Member home has rescued their lives from vulnerability and they have dreamt to start a new life. Four duck sheds were given among the

four members of Kalam Member's home of which Lyli Begum is one of them. One duck shed and two days training has steered her life in to a shining direction. Lyli Begum is the head of a seven members family along with her three children. Lyli Begum used to rear ducks from earlier, but the slatted duck shed has enhanced her duck rearing enormously. For the last 30 months her income was Tk. 50000.00 from duck rearing. Now she is self-sufficient with her duck farm and presently the number of ducks are 30 both with geese and ducks. She did not have any capacity for schooling of their children but now she can bear easily of this expenditure and moreover she is now dreaming to have a job as this IGA has income his capacity. The staffs of AALO sub-project are proud of the success of Lyli Begum. She is now encouraging her neighbors to involve with goose and duck rearing and says her success story that make her well to do. She is grateful to the CCCP-PKSF and respective personnel's of AALO sub-project.



1. Vision and Mission

Vision

Socio-economic and humanitarian development of disadvantaged vulnerable community of coastal belt.

Mission

To promote food security, literacy, skill development, health promotion and nutrition,

micro finance for income generation that relates poverty alleviation and the life leading towards economic advancement that will diversify rural livelihood for climate change. SANGRAM works as a bridge in terms of establishing effective linkage among the local government, government service providers and disadvantaged community. Thus SANGRAM is contributing towards regional and national development goals.

2. Promise for Services

2.1 Citizen Services

Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
	Information of services provided by Sangram	Contact with responsible person	SANGRAM, Head Office, Shahid Smriti Sarak, Barguna	Free of cost	During Office Period	Fatema Akhter, Office Assistant, Mobile: 01721-431045, E-mail: fatema.sangram@gmail.com

2.2 Institutional Services

Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
1	Services of credit by SANGRAM.	Target people of SANGRAM catchments area is entitled for services under the rules of Microcredit.	Relevant documents of microcredit will be found in 43 branches of SANGRAM	No charges are applicable separately for providing services but rules and regulations of different components to be followed	Timeline depends on the enrollment of microcredit programme	Md. Humayun Kabir, Deputy Director(Credit), SANGRAM Head Office, Barguna. Cell: 01720-510684 E-mail: sangramkabir@gmail.com
2	Services for geriatric people	Peoples are entitled for services as per project rules	ENRICH Project Office, Hospital Road, Pathorghata. Relevant documents are available here.	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Mizanur Rahaman Manik, Project Coordinator, ENRICH and Focal Person of Geriatric Project. Cell: 01720-510673 E-mail: sangrammanik1980@yahoo.com
3	Services on Agriculture Value Chain from PACE Project	Peoples are entitled for services as per project rules of PACE	Project Office PACE, SANGRAM Shahid Smriti Sarak, Barguna	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Belal Hossain Coordinator, PACE Project. Cell: 01716-246135 E-mail: rajib7284@gmail.com
4	Services for the members of Persons with Disability(PWD)	Peoples are entitled for services as per project rules of PHRPBD and Di	Project Office PHRPBD-Di, Kalapara, Patuakhali. Relevant documents are available here.	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Jamal Uddin CDRP, PHRPBD Project Cell: 01740-359683 E-mail: jamal.cdrp@gmail.com
5	Services from ENRICH Programme	Peoples were enrolled with ENRICH are entitled for receiving services	ENRICH Project Office, Hospital Road, Pathorghata. Relevant documents are available here.	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Mizanur Rahaman Manik, Project Coordinator, ENRICH. Cell: 01720-510673 E-mail :sangrammanik1980@yahoo.com



Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
6	Services from UPP-Ujjibito Project	Peoples were enrolled with UPP-Ujjibito are entitled for receiving services	21 Branch Offices of UPP-Ujjibito. Relevant documents are available in these branches	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Masud Sikder, Project Coordinator, UPP-Ujjibito. Cell: 01720-510700 E-mail : masud.sangram@gmail.com
7	Services from AALO Project	Peoples were enrolled with AALO are entitled for receiving services	Project Office AALO, SANGRAM Shahid Smriti Sarak, Barguna	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Md. Nurulla Manager, AALO Cell: 01718-588857 E-mail : n3khan75@gmail.com
8	Services from PRIME-SONGJOG Project	Peoples were enrolled with PRIME-SONGJOG are entitled for receiving services	13 Branch Offices of PRIME-SONGJOG. Relevant documents are available in these branches	Free of cost	As per rules of the Project but provision of receiving assistance from donors	Reshmatazzaman, Deputy Director(Finance), Cell: 01715-646185 E-mail : res.sangram@yahoo.com

2.3 Internal Services

Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
1	Credit Facility from Provident Fund	Entitled for organizational regular staff. As per rules of provident fund	SANGRAM Head Office, Shahid Smriti Sarak, Barguna. Documents are available in organizational finance division	Free of cost	End week of every month	Reshmatazzaman, Deputy Director(Finance), Cell: 01715-646185 E-mail : res.sangram@yahoo.com
2	Provident Fund	Entitled for organizational regular staff. As per rules of provident fund	SANGRAM Head Office, Shahid Smriti Sarak, Barguna. Documents are available in organizational finance division	Free of cost	After retirement or release from the organization	Reshmatazzaman, Deputy Director (Finance), Cell: 01715-646185 E-mail : res.sangram@yahoo.com
3	Residential facilities of credit staffs	Entitled for organizational regular staffs those who are involved with Microcredit Operation	All credit branches of the organization	Free of cost	During the tenure of his/her services	Md. Humayun Kabir, Deputy Director(Credit), SANGRAM Head Office, Barguna. Cell: 01720-510684 E-mail : sangramkabir@gmail.com
4	Lunch facilities	Entitled for all staffs of the Organization	Head Office and Credit Branches	Free of cost	During the tenure of his/her services	Fatema Akhter, Office Assistant, Head Office Mobile: 01721-431045, E-mail: fatema.sangram@gmail.com
5	Wedding Leave	As per approval of proper authority	Head Office and Branch Offices	Free of cost	3 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com
6	Maternity Leave	As per approval of proper authority	1. Recommendation of respective supervisor 2. Doctor's certificate	Free of cost	7 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com



Sl. No.	Name of Services	Procedure of Services	Relevant Documents and Place of Services	Service Charge and System of Payment	Timeline of Providing Services	Responsible Officer (Name, Designation, Cell and E-mail)
7	Paternity Leave	As per approval of proper authority	3. Recommendation of respective supervisor 4. Doctor's certificate	Free of cost	7 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com
8	Health Facilities	As per approval of proper authority	5. Recommendation of respective supervisor 6. Doctor's certificate	Free of cost	3 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com
9	Residential Facilities	As per need	Respective Authority	Free of cost	1 working day	Respective Branch Manager
10	Interest free loan for buying motorcycle	As per approval of proper authority	Application	Free of cost	15 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com
11	Training	As per nomination	Relevant documents	Free of cost	7 working days	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com

2.4 Services by the sister concerns (Copy attached)

3. Grievance Redress System(GRS):

Sl. No.	When to Contact	Whom to contact	Contact Address	Time
1	When the concerned officer fails to resolve	Contact in written or by mobile with Grievance Redress Officer.	Mohammad Yousuf, Director (Program), SANGRAM Head Office, Barguna. Cell: 01712-972589, E-mail: yousufdubot@gmail.com	Highest 15 working days
2	When Grievance Redress Officer fails to resolve	Written communication with the officer of Appeal Division attaching relevant documents	Chowdhury Md. Munir, Deputy Executive Director, Cell: 01712-632519 E-mail: cmunirhossain@yahoo.com	Highest 10 working days
3	If there is no solution found from Grievance Redress Officer	Unsettled issues will come up to the Grievance Redress Board for solution through proper channel	Chowdhury Mohammad Masum, Executive Director SANGRAM Head Office, Barguna. Cell: 01713-001528 E-mail: sangramngo@yahoo.com	Highest 5 working days

4. Our Expectation to you

- Submit full application with mobile number
- Physical presence before interview
- Physical presence with relevant evidences

Right to Information Act

In compliance with the 'Right to Information Act, 2009' circulated by the Government of Bangladesh, SANGRAM has taken initiative to provide information on public demand as prescribed by the law. In addition, SANGRAM has also nominated an officer in charge (Information Officer) to deal with the applications submitted under the Right to Information Act, 2009. The Deputy Executive Director of the organization is the Appeal Authority for any kind of failure of disclosure of information by the duty officer. SANGRAM believes that the steps taken to abide by the rules under the Right to Information, 2009 will endorse its transparent image in all respects.





S.K. BARUA & CO.
CHARTERED ACCOUNTANTS

a member of
empacta
registered in Berlin-Germany

AUDITORS' REPORT

Annexure-A1/1

We have audited the accompanying financial statements of **SANGRAM (Sangathita Gramaunnaon Karmasuchee)**, which comprise the Statement of Financial Position as at June 30, 2017, Statement of Comprehensive Income and Statement of Receipts & Payments for the Period from July 01, 2016 to June 30, 2017 and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management of SANGRAM is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRSs), and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, selecting and applying appropriate accounting policies and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements prepared in accordance with International Financial Reporting (IFRS), give a true and fair view of the Statement of Financial Position as at June 30, 2017 and its financial performance for the period from July 01, 2016 to June 30, 2017 and comply with applicable laws and regulations including MRA guidelines.

We also report that:

- (a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- (b) In our opinion, proper books of account as required by law and MRA Act & Rules have been kept by the organization for this project so far as it appeared from our examination of those books.
- (c) In our opinion the Statement of Financial Position and the, Statement of Comprehensive Income dealt with by the report are in agreement with the books of account.

1

Dated, Dhaka
21 September, 2017


S. K. BARUA & Co.
Chartered Accountants

House # 432 (2nd Fl.) Lane # 30, New DOHS, Mohakhali, Dhaka-1206
Tel: +880-2-9884390, Mobile: 01824-56 79 96, 01819-13 70 95
E-mail: skbarua_123@yahoo.com, Web: www.skbarua.org

Thielallee 113, D 14195 Berlin
Germany
Phone : +355 67 20 66 161



SANGRAM (Sangathita Gramaunnyan Karmasuchi)
Statement of Financial Position
As at June 30, 2017

PARTICULARS	NOTES	Amount in Taka	
		FY:2016-2017	FY: 2015-2016
Property Plant & Equipment: Assets:			
A. Non Current Asssets			
Fixed Assets	6.00	14,942,152	15,398,487
Investments	7.00	37,000,000	3,117,963
Total Non Current Assets:		51,942,152	18,516,450
B. Current Assets:			
Loan to beneficiaries	8.00	556,773,562	372,887,104
Staff Loan	9.00	1,570,319	1,218,950
Receivable	10.00	4,426,180	7,199,188
Advance, Deposit & Prepayment	11.00	2,772,554	1,880,841
Solar Stock	12.00	2,180,526	2,345,826
Cash and Cash Equivalent	13.00	10,990,445	12,557,563
Total Current Assets		578,713,586	398,089,472
C. Total Assets (A+B)		630,655,738	416,605,922
D. Capital & Reserve:			
Capital Fund	14.00	8,062,263	(22,002,165)
Disaster Management Fund	15.00	-	4,920,000
Total Capital and Reserve		8,062,263	(17,082,165)
E. Non Current Liability:			
Loan from PKSF:	16.00	398,166,655	266,366,662
F. Current Liabilities:			
Insurance Welfare Fund	17.00	13,204,248	8,422,767
Members Savings	18.00	166,542,073	111,821,753
Accounts Payable	19.00	541,640	429,740
Loan from PF	20.00	1,700,000	1,700,000
Loan Loss Provision	21.00	42,438,859	44,947,165
Total Current Liabilities		622,593,475	433,688,087
Total Fund and Liabilities (D+E+F)		630,655,738	416,605,922



Deputy Director (Finance)
Sangram



Dated, Dhaka
21 September, 2017



Executive Director
Sangram



S.K.Barua & Co.
Chartered Accountants



SANGRAM (Sangathita Gramaunnyan Karmasuchi)

Statement of Comprehensive Income

For the year ended June 30, 2017

PARTICULARS	NOTES	Amount in Taka	
		FY:2016-2017	FY: 2015-2016
Income			
Service Charge:	22.00	103,512,657	55,733,795
Interest on FDR		446,811	116,414
Admission Fee		86,640	57,415
Sale of Form & Pass book		2,932	11,674
Other Income:	23.00	11,329	13,016
Total Income		104,060,369	55,932,314
Expenditure:			
Service Charge to PKSF:	24.00	13,841,943	8,873,877
Interest on Members savings:	25.00	8,222,916	4,543,804
Staff Salaries & Allowance		41,490,864	34,083,034
Office rent		2,370,866	1,970,508
Printing and Stationery		1,346,968	976,525
Travelling & Conveyance		702,192	619,266
Postage, Stamp & Electricity		1,428,236	1,154,664
Motor/Jeep/ Cycle Repair		1,489,281	1,066,283
Fuel cost		1,217,146	1,019,759
Entertainment		205,619	206,889
Newspaper Bill		46,300	52,470
Bank charges/DD charges		298,385	226,809
Training expenses		31,254	65,386
Legal Expenses		382,832	407,043
Taxes		50,321	20,211
Other Operating Expences	26.00	6,729,859	6,285,495
		79,854,982	61,572,023
Other Expenses:			
Depreciation		1,399,265	1,462,201
DMF		-	557,337
Interest on to PF loan		170,000	170,000
		1,569,265	2,189,538
Total Expenditure		81,424,247	63,761,561
Excess/(DEFICIT) of Income Over Expenditure		22,636,122	(7,829,247)
Total		104,060,369	55,932,314



Deputy Director (Finance)
Sangram



Executive Director
Sangram



Dated, Dhaka
21 September, 2017



S.K.Barua & Co.
Chartered Accountants



SANGRAM (Sangathita Gramaunnya Karmasuchi)
Statement Of Cash Flows
For the year ended June 30, 2017

PARTICULARS	Amount in Taka	
	2016-2017	FY: 2015-2016
Cash Flow from Operating Activities:		
Surplus (Deficit) for the Period	22,636,122	(7,829,247)
Add: Amount considered as non cash item:	(175,898,586)	(119,483,531)
Depreciation Reserve (Non Cash Adjust)	1,399,265	1,462,201
LLP Reserve(Non Cash Adjust)	-	-
DMF Reserve(Non Cash Adjust)	-	557,337
Provision for Reserve(Non Cash Adjust)	-	-
Loan Disbursement	(183,886,458)	(118,091,170)
Advance	(1,891,713)	(890,858)
Receivables	-	-
Solaric Company	91,900	(8,800)
Staff Loan	(351,369)	220,200
Solar Stock	165,300	219,549
Various PKSF Karmasuchi	3,773,008	(5,527,482)
Insurance Fund	4,781,481	2,580,492
Accounts Payable	20,000	(5,000)
Sub Total (A)	(153,262,464)	(127,312,778)
Cash Flow from Investing Activities:		
Fixed Assets Purchase	(942,930)	(914,840)
DMFI 17,963 60	-	-
DMRI	-	-
DFI	-	-
FDR(Savings)	(33,900,000)	(1,500,000)
FDR(Sangrokkhito Tahobil)	-	-
Sub Total (B)	(34,824,967)	(2,414,780)
Cash Flow From Financing Activities:		
Loan From PKSF	131,799,993	84,299,994
Member savings	54,720,320	40,471,715
Sub Total (C)	186,520,313	124,771,709
Total (A+B+C)	(1,567,118)	(4,955,849)
Opening Cash & Bank Balance:		
Cash in Hand	989,563	3,986,180
Cash at Bank	11,568,000	13,527,232
Total	12,557,563	17,513,412
Closing Cash and Bank	10,990,445	12,557,563



SANGRAM (Sangathita Gramaunyan Karmasuchi)
Statement of Changes in Equity
For the year ended June 30, 2017

Particulars	Financial year 2016-2017					
	Fund	Reserve	Total	Fund	Reserve	Total
Balance as on 01.07.2016	(22,002,165)	49,867,165	27,865,000	(19,844,632)	54,981,542	35,136,910
Transfer from LLP fund	2,508,306	(2,508,306)	-	5,671,714	(5,671,714)	-
Transfer from DMF fund	4,920,000	(4,920,000)	-			
Revised opening balance	(14,573,859)	42,438,859	27,865,000	(14,172,918)	49,309,828	35,136,910
Add: Provision during the year		-	-		557,337	557,337
Excess of Income over Expenditure (Excess of Expenditure over Income)	22,636,122	-	22,636,122	(7,829,247)		(7,829,247)
Balance as on 30.06.2017	8,062,263	42,438,859	50,501,122	(22,002,165)	49,867,165	27,865,000





SANGRAM

(Sangathita Gramunnyan Karmasuchi)

Head Office

Shahid Smriti Sarak, Barguna-8700, Bangladesh.

Liaison Office

Genetic West Wood, H # 284-285, R # 2, Adabor, Dhaka-1207

Tel: +88 0448 62828

E-mail: sangramngo@yahoo.com

[facebook.com/ngosangram](https://www.facebook.com/ngosangram), [youtube: Sangram Ngo](https://www.youtube.com/SangramNgo)

www.sangramngo.org